

PROTECTING
THE GREATER
GOOD



Mountain Sky Conference 2022 Insurance Program - Minimum Coverage Standards

Multi-Peril

Property: All Tiers	90% of Estimated Replacement Cost, Specific Limits for Buildings and Contents, <i>Special Form</i> with Theft, Systems Equipment Breakdown Coverage, Full Glass Minus Deductible for Vandalism, <i>Replacement Cost Coverage</i> , Cosmetic Roof Endorsement (Colorado, Utah, Idaho) \$1,000 Deductible other than Wind/Hail, \$2,500 Flat Wind/Hail Deductible Colorado Only: Higher Flat Wind/Hail Deductibles for 12 Colorado Counties Depending on Building Value
Available	100% Replacement Values, Blanket Buildings and Contents Combined, Earthquake and Limited Flood under the Church Mutual policy, Flood through Hartford/FEMA on an individual basis. All entities are encouraged to determine the need for coverage. Colorado Only: 1% Deductible for Wind/Hail Along with a Separate Policy to Cover Part of the Deductible

Tier Assignments	Tier 1 Estimated Building Replacement Values up to \$2,000,000 Church Only (No Day Care/Preschool, School, Camp)	Tier 2 Estimated Building Replacement Values of \$2,000,001 to \$5,000,000 Church with Day Care/Preschool (No School or Camp)	Tier 3 Estimated Building Replacement Values over \$5,000,000 School, Camp, Conference Office	Tier coverages are minimums and can be increased.
Extensions and Additional Coverages	Tier 1 (Included in the Form)	Tier 2 (Package/Bundle 1)	Tier 3 (Package/Bundle 2)	Comments
Newly Constructed Buildings up to 180 Days	\$1,000,000	\$1,500,000	\$2,000,000	Individual extensions can be increased.
Newly Acquired Buildings up to 180 Days	\$1,000,000	\$1,500,000	\$2,000,000	
Personal Property of Others (Excess)	\$5,000	\$10,000	\$25,000	Business income/extra expense can be scheduled.
Business Personal Property of Clergy (Excess)	\$10,000	\$15,000	\$25,000	
Valuable Papers and Records	\$10,000	\$15,000	\$25,000	
Outdoor Trees, Lawns, Plants, Shrubs (Item/Total)	\$500/\$5,000	\$1,000/\$10,000	\$2,500/\$25,000	Structures can be scheduled.
Structures on Premises	\$5,000	\$10,000	\$25,000	
25% of the Loss Plus \$ Debris Removal	\$10,000	\$15,000	\$25,000	Structures can be scheduled.
Fire Department Service Charge	\$25,000	\$30,000	\$50,000	
Extra Operational Expense and Loss of Income	\$10,000 + \$25,000	\$15,000 + \$25,000	\$100,000	Fine arts can be scheduled as needed.
Lock Repair or Replacement (Keys Stolen)	\$500	\$1,000	\$10,000	
Refrigerated Food Spoilage	\$1,000	\$2,000	\$10,000	
Arson Reward	\$5,000	\$10,000	\$20,000	Demolition and Increased Cost of Construction can be increased as needed.
Fine Arts	\$5,000	\$5,000	\$5,000	
Demolition and Increased Cost of Construction	\$100,000	\$100,000	\$250,000	
<u>Set Limits in the Coverage Form</u>				
<ul style="list-style-type: none"> Personal Tools Coverage = \$5,000 (Excess) Property Temporarily Off Premises = \$25,000 10% of Dwelling Amount for Related Structures, Loss of Rental Value, Additional Living Expenses Policy Limit for Covered Property Moved Off Premises for up to 30 Days to Protect it From a Covered Cause of Loss Cost to Recharge Fire Extinguishers if Used to Fight a Fire Pollution Cleanup = \$10,000 				

This is a general summary of coverages only. Please refer to the policy forms for a complete description of coverages, exclusions, or limitations.

Coverage	Tier 1	Tier 2	Tier 3	Comments
Medical Expense per Person	\$10,000	\$10,000	\$15,000	Excess for day care/preschool/school and camp
Loss of Life per Person	\$10,000	\$10,000	\$15,000	No-fault coverage for accidental death during a sponsored activity (not illness)
Additional Legal Defense per Occurrence/Aggregate	\$10,000/\$30,000	\$20,000/\$60,000	\$100,000/\$300,000	Attorney fees for miscellaneous suits
Money and Securities Double Limit for Christmas, Easter, Thanksgiving	\$5,000 (\$250 Deductible)	\$25,000 (\$250 Deductible)	\$50,000 (\$250 Deductible)	Theft of money, grocery gift cards, etc. Higher limits and deductibles available
Bond	\$25,000	\$50,000	\$100,000	Dishonesty and embezzlement Higher limits available

All Tiers

General Liability Each Occurrence/Annual Aggregate	\$2,000,000/\$5,000,000*	Coverage for allegations of negligence (bodily injury/property damage).
Property Damage Legal Liability Each Occurrence/Aggregate	\$1,000,000/\$1,000,000	This is part of the General Liability coverage but broken out for informational purposes. Coverage for allegations if you use another facility and cause damage to it due to your negligence.
Products/Completed Operations Each Occurrence/Aggregate	\$2,000,000/\$2,000,000	This is part of the General Liability coverage but broken out for informational purposes. Coverage applies for allegations such as food poisoning, etc.
Sexual Misconduct/Molestation Each Occurrence/Aggregate	\$1,000,000/\$2,000,000	Higher limits available.
Catastrophic Violence per Person/Occurrence/Policy Term	\$50,000/\$300,000/\$300,000	These are set limits in the coverage forms.
Identity Theft	\$15,000 (Sublimits apply)	These are set limits in the coverage forms.
Incidental Counseling Each Occurrence/Aggregate	\$2,000,000/\$5,000,000*	Pastoral counseling including lay people and Stephen's ministers.
Employee Benefits Liability Each Occurrence/Aggregate (Retention)	\$1,000,000/\$3,000,000 (\$1,000)	Coverage applies for allegations such as errors in the administration of a benefit plan.
Hired/Nonowned Automobile Liability Each Occurrence/Aggregate	\$2,000,000/\$5,000,000*	Excess liability for staff/volunteers using their own personal vehicles on business for the organization. Primary for rentals.

* Limits are the same for all tiers due to the umbrella. Lowering to \$1,000,000/\$3,000,000 would be less than a 1% savings and would cause the umbrella premium to increase.

Business Automobile Minimum Coverage Standards (Owned Vehicles/Trailers)	\$2,000,000 Liability \$2,000,000 Uninsured and Underinsured Motorists \$15,000 Medical	Member Chooses Comp./Collision Deductibles, Emergency Road Service/Towing, Rental Reimbursement, etc.
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Optional Coverages

Wage Loss for Volunteers, Accounts Receivable, Forgery or Alteration, Inland Marine (equipment in the open, equipment in trailers, high valued works of art, handbells, etc.)

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Master Policies – Church Mutual Insurance Company, S.I.

Workers' Compensation Employer's Liability at \$1,000,000/\$1,000,000/\$1,000,000

Colorado, Utah, Wyoming - We currently insure entities in Colorado/Utah who are indicated on the schedule. Wyoming is monopolistic and must be carried through the state.

Montana and Idaho – Workers' compensation coverage is required on all clergy in addition to state regulations. Montana and Idaho are not enrolled in the Conference-wide program at this time for workers' compensation.

Umbrella Liability (\$15,000,000 Shared Limit/\$10,000 Retention Applies if Applicable)

Coverage applies if in-force multi-peril in the Conference-wide plan. Excess coverage over the multi-peril general liability, incidental counseling, and hired/nonowned auto. Excess over the business automobile liability for owned vehicles.

Master Policies - CM Solutions

Directors, Officers, Trustees/Employment Practices Liability at \$2,000,000 (\$10,000,000 Shared Aggregate/\$15,000 Retention Applies–Defense Outside Limits up to \$1,000,000)

Policy Written through CM Solutions - Coverage applies to the listed entities submitted to the company only.

Directors, Officers, Trustees Liability covers leadership while acting within the scope of their duties for the organization.

Employment Practices Liability includes sexual harassment between employees, wrongful termination, discrimination.

Cyber Liability/Data Breach (\$5,000,000 Shared Aggregate)

Policy Written through CM Solutions - Coverage applies to the listed entities submitted to the company only.

Cyber Coverages	Limits
Aggregate	\$5,000,000
Regulatory Fines and Penalties	\$5,000,000
Cyber Extortion	\$5,000,000
Medical Liability	N/A
Crisis Management	\$1,000,000
Payment Card Industry	\$5,000,000
Breach Expense Protection – Aggregate	\$250,000 notified individuals (outside the aggregate limit)
Network Interruption	\$5,000,000
Retro Date	01/01/17
Liability Retention	\$25,000
Privacy Breach Response Retention	\$10,000
Legal Services Retention	\$5,000

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