



CHURCH INSURANCE PROGRAM

From roof leaks, damaged sound equipment and 15-passenger van accidents, to cyber-attacks, wrongful termination or sexual abuse claims, Glatfelter Ministry Care offers a broad range of customizable insurance options to meet your ministry's unique needs. Let us help you protect your mission.

COVERAGES AVAILABLE

- **General Liability**
 - ◊ Optional coverage for Religious Counseling Liability, Sexual Misconduct Liability, Security Enforcement Liability, and Broadcasting Liability
- **Property**
 - ◊ Options available include:
 - ◊ Agreed amount - waives the coinsurance penalty on property insurance
 - ◊ Blanket insurance - combines building(s) and its contents under one limit
 - ◊ Replacement cost - no depreciation deducted from the replacement cost of the damaged item
- **Commercial Auto**
 - ◊ 15-passenger vans, buses and other owned vehicles
 - ◊ Hired and non-owned liability and hired auto physical damage
- **Management Liability**
 - ◊ Protects leaders, boards and committees for their leadership decisions
- **Foreign Liability**
 - ◊ Protects your religious organization for ministry work outside of the U.S.

- **Missionary Travel & Accident**
 - ◊ Protection for missionaries and/or volunteers while traveling in a foreign country
- **Excess Liability**
 - ◊ Option to increase your limits on general liability, management liability, auto and employers liability
- **Workers' Compensation**

PROGRAM HIGHLIGHTS

- Church specialist underwriters and risk solution managers
- Coverage available in all states **except** Hawaii
- A.M. Best "A" (Excellent) XV Rated carrier
- Separate coverage limits for
 - ◊ General Liability
 - ◊ Religious Counseling Liability
 - ◊ Sexual Misconduct Liability
- Volunteers included as insureds
- Coverage available for
 - ◊ Church owned, day care, schools and camps

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