



# SYNAGOGUE INSURANCE PROGRAM

From roof leaks, damaged sound equipment and 15-passenger van accidents, to 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

## PROGRAM HIGHLIGHTS

- 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
  - ◇ Synagogue owned, day care, schools and camps

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**Glatfelter**<sup>®</sup>  
MINISTRY CARE