



TEMPLE 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

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

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