



# CHURCH INSURANCE PROGRAM

From bus accidents, roof leaks, damaged religious artifacts and 15-passenger van accidents, to cyber-attacks, wrongful termination or sexual abuse claims, Glatfelter Religious Practice offers a broad range of customizable insurance options to meet your unique needs. Worship with confidence.

## Products:

- **General Liability**
  - ◊ Protects employees and volunteers
  - ◊ Includes pastoral counseling liability & sexual abuse and molestation coverage
- **Property**
  - ◊ Options available include equipment breakdown and ordinance/law change
- **Commercial Auto**
  - ◊ 15-passenger vans, buses and other owned vehicles
  - ◊ Hired and non-owned vehicles and hired auto physical damage
- **Excess Liability**
  - ◊ Option to increase your limits on auto, general liability and pastoral counseling liability
- **Management Liability**
  - ◊ Protects against employment-related acts
- **Foreign Liability**
  - ◊ Protects religious organization members who travel/work outside of the U.S.
- **Missionary Travel & Accident**
  - ◊ Protection for missionaries and/or volunteers while traveling in a foreign country
- **Workers' Compensation**

## Highlights:

- Coverage available in all states **except** Alaska and Hawaii
- Church program underwritten by an A.M. Best "A" (Excellent) XV Rated carrier
- Separate coverage limits for
  - ◊ General Liability
  - ◊ Pastoral & Counseling Liability
  - ◊ Abuse & Molestation
- Broadcasting Liability
- Coverage available for
  - ◊ Mothers' Day Out Programs, day care, schools and camps
- Other options available:
  - ◊ 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

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This is only a brief description of coverage available. Glatfelter Underwriting Services, Inc., an AIG company, is a leading provider of religious organization insurance for all religious denominations. Insurance and services provided by member companies of American International Group, Inc. Coverage may not be available in all jurisdictions and is subject to actual policy language.

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