

Episcopal Church in CT Insurance Program Coverage Summary

Effective 12/31/18 - 12/31/19

<u>Property Coverage</u>	
<u>Carriers</u>	<u>Participation</u>
AWAC (Allied World Assurance Co.)	15% part of \$20,000,000 Primary
Steadfast Insurance Company	25% part of \$20,000,000 Primary
Endurance American Specialty Insurance Company	25% part of \$20,000,000 Primary
Ironshore Specialty Insurance Company	10% part of \$20,000,000 Primary
Lloyd's of London (Velocity Underwriters)	15% part of \$20,000,000 Primary
Hallmark Insurance Company	10% part of \$20,000,000 Primary
Homeland Insurance Company of New York	100% part of \$55,000,000 excess of \$20,000,000
Lloyd's of London	Flood
Travelers Property Casualty Company of America	Boiler & Machinery
Lloyd's (Ironshore Lead)	Terrorism
<u>Coverage</u>	<u>Limits of Liability</u>
Real & Personal Property	\$75,000,000 Per Occurrence, Policy Limit
Building Coverage	Includes Stained Glass Windows and Organs
Fine Arts	Part of \$75,000,000 Policy Limit, except precious stones & metals limited to \$500,000 per Occurrence. (Values must be reported and on file)
Parish Deductible	\$3,750 Per Occurrence
"All Risk"	Comprehensive Manuscript Policy Form
Replacement Cost	Included
Co-Insurance	None
Equipment Breakdown (Boiler & Machinery)	\$75,000,000 Per Occurrence (Travelers' Policy Form)
Windstorm and Hail (including Hurricane)	Part of \$75,000,000 Per Occurrence, Policy Limit
Loss of Earnings including Extra Expense	\$2,000,000
Ordinance or Law, including Demolition and Increased Cost of Construction	\$10,000,000
Off Premises Power/Service Interruption subject to the line causing the power interruption has to be within 1000 feet of the premises that has the loss	\$5,000,000 Property Damage/Time Element subject to a 24 Hour Waiting Period
Property In Transit	\$500,000
Valuable Papers and Records	Part of \$75,000,000 Per Occurrence, Policy Limit
Errors and Omissions	\$2,500,000
Debris Removal and Cost of Cleanup	\$75,000,000 or 25% of the claim payable under this Policy, whichever is greater
Trees, Plants, Shrubs	\$2,500 per object, \$250,000 Per Occurrence.
Builders Risk/Property in the course of construction, structural renovation, repair or installation	\$5,000,000 - "All Risk" Perils including renovation - higher limits available upon request.
Personal Effects of Employees, including Pastors, Clergy and Officers, Direct Physical Loss	\$50,000
Personal Property of Others while on insured premises	\$25,000
Earthquake	\$25,000,000 Annual Aggregate
Flood	\$25,000,000 Annual Aggregate
100 Year Flood Exposed Locations (Zones A/V)	Deductible is equal to the amount of coverage available under the National Flood Insurance Program Limit, whether purchased or not.
Accounts Receivable	\$5,000,000
Miscellaneous Unreported Locations including property while at exhibitions (real and personal property)	\$5,000,000
Newly Acquired Locations	\$5,000,000 including Flood & Earthquake - Reporting Period of 180 days.
Statuary, Signs	Part of \$75,000,000 Per Occurrence, Policy Limit

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<u>Liability Coverage</u>	Great American Insurance Group
<u>Coverage</u>	<u>Limits of Liability</u>
General Aggregate	
General Aggregate (per location)	\$2,000,000
Each Occurrence	\$1,000,000
Products/Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Premises Rented to You	\$100,000
Medical Expense	\$5,000
Religious Organization Professional Liability Includes Pastoral Counseling	\$1,000,000 each act, error, or omission \$2,000,000 general aggregate Claims Made Coverage
Sexual Misconduct	\$1,000,000 each abuse \$2,000,000 general aggregate Defense outside limit of liability Claims Made Coverage
Employee Benefits Liability	\$1,000,000 each employee \$2,000,000 general aggregate
Church Operated Daycare Centers, Nursery Schools, Camps, Conference Centers	Included
Host Liquor Liability	Included in General Liability
Incidental Medical Malpractice	Included in Professional Liability
Volunteers are Insureds	Included
Punitive Damages Exclusion	Policy is Silent - No Exclusion However, in general, punitive damages are not insurable in CT
Blanket Additional Insureds	Included in General Liability
Corporal Punishment	Included in General Liability
Automatic Coverage for Newly Acquired Entities or Properties	Included
<u>Foreign Coverage</u>	Chubb International
	<u>Limit of Liability</u>
Volunteers are Insureds	Included
Foreign General Liability	
General Aggregate	\$2,000,000
Each Occurrence	\$1,000,000
Products/Completed Operations	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Premises Rented to You Limit	\$1,000,000
Medical Expense (any one person)	\$100,000
Foreign Automobile Liability	
Bodily Injury and Property Damage - Each Occurrence	\$1,000,000
Medical Expense - Per Person/Per Accident	\$50,000
Physical Damage (Hired Autos Only)	\$50,000 (subject to deductible)
Non-owned and Hired Automobiles	Included
Foreign Voluntary Workers' Compensation	
Workers Compensation	Statutory - State of Hire
Employers Liability	\$1,000,000
Repatriation Expense (per person)	\$1,000,000
# of Parishioners/Employees/Volunteers	Reduce flight concentration where possible. Advise us 10 days in advance when there will be more than 5 individuals traveling on any one flight.
Coverage Territory	No coverage for any activities in countries against which the Office of Foreign Assets Control of the US Department of Treasury administers and enforces economic and trade sanctions. These countries include but are not limited to; Cuba, Libya, Iran and Sudan

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Business Travel Accident (BTA)	National Union Fire Insurance Company of Pittsburgh (AIG)
	<u>Limit of Liability</u>
Per Accident Aggregate Limit	\$3,000,000
Policy General Aggregate	\$3,000,000
<u>Eligibility and Class Sums</u>	
Class I – Definition of	All active U.S. Employees of the Policyholder, who are not in any other Class
Class I – Principal Sum per Individual	\$300,000
Class II – Definition of	All active U.S. Volunteers who are traveling on Business on behalf of the Policyholder, who are not in any other Class
Class II – Principal Sum per Individual	\$150,000
<u>Travel Accident & Sickness</u>	
Accidental Death & Dismemberment	Included
Accident & Sickness Medical Expense	Included
Emergency Medical Evacuation	\$1,000,000 Aggregate
Auto Liability including Non-owned & Hired	Great American Insurance Group
	<u>Limit of Liability</u>
	\$1,000,000 per occurrence
Umbrella & Excess	Great America / IAT Insurance Group
	<u>Limit of Liability</u>
Policy Limit – including Sexual Misconduct	\$20,000,000 Each Occurrence \$20,000,000 Each Abuse \$20,000,000 Policy Aggregate
Sexual Misconduct Liability Coverage Trigger	Claims Made Coverage - 12/31/04 Retro Date
Workers Compensation & Employers Liability	Hartford Insurance Company
	<u>Limit of Liability</u>
Workers Compensation	Statutory
Employers Liability	
Bodily Injury by Accident	\$1,000,000 Each Accident
Bodily Injury by Disease	\$1,000,000 Each Employee/\$1,000,000 Policy Limit
Crime Coverage	XL Specialty Insurance Company
	Automatically Included
	Limits of Liability Per Occurrence
Employee Dishonesty	\$3,000,000
Inside the Premises	\$3,000,000
Outside the Premises	\$3,000,000
Money Orders/Counterfeit Paper Currency	\$3,000,000
Forgery or Alteration	\$3,000,000
Computer Fraud	\$5,000,000
Fraudulent Impersonation of Employees	\$500,000
Credit, Debit, or Charge Card Forgery	\$3,000,000
Clients Property	\$3,000,000
Destruction of Electronic Data or Computer Programs	\$3,000,000
Telephone Toll Fraud	\$1,000,000
Deductible	
Per Claim	\$50,000
Directors & Officers Liability incl. Employment Practices	National Union Fire Insurance Co. of Pittsburgh, PA (AIG)
	Automatically Included
Limit of Liability:	\$20,000,000 Each Claim and Annual Aggregate
Full Prior Acts Coverage	Yes
Prior and Pending Litigation	12/31/2000
Third Party Employment Practices Liability	Yes
Entity Coverage	Yes
Automatic Outside Directorship Coverage	Not for Profit Only
Spousal Coverage	Included
Volunteer Coverage Punitive	Included
Damages Exclusion	No
Claims Made Coverage	Yes
Deductibles	
Directors & Officers Non-Indemnifiable Claims	\$0
Directors & Officers Indemnifiable & Entity Claims	\$75,000
Employment Practices	\$100,000

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Fiduciary Liability	Illinois National Insurance Company (AIG)
	Automatically Included
Limit of Liability:	\$3,000,000 Each Claim and Annual Aggregate
Sublimits:	
Voluntary Compliance	\$250,000
Civil Penalties	\$250,000
Section 502(c) Penalties	\$250,000
HIPAA Penalties	\$1,500,000
Pension Crisis Fund	\$100,000
Full Prior Acts Coverage	Yes
Prior and Pending Litigation	6/21/2013
Entity Coverage	Yes
Punitive Damages Exclusion	No
Claims Made Coverage	Yes
Deductible	\$0
Privacy Liability & Network Security	Beazley Insurance Company
	Automatically Included
Limit of Liability:	\$2,000,000 Each Claim and Annual Aggregate
Sublimits:	
Crisis Management & Public Relations	\$250,000
Privacy Breach Response Services	\$1,000,000
Affected Persons/Notified Individuals	250,000 Individuals
Legal & Forensics Expense	\$1,000,000
Foreign Notification Expense	\$250,000
Cyber Extortion	\$2,000,000
Business Interruption	\$2,000,000
Deductible	
Per Claim	\$5,000
Affected Persons/Notified Individuals	100 Individuals
Cyber Extortion	\$1,000
Business Interruption Waiting Period	8 Hours

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