



PASSION. INNOVATION. ACCOUNTABILITY.



EPISCOPAL CHURCH IN CONNECTICUT

REGISTER OF INSURANCE

PROGRAM YEAR 2018

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01 | Primary Property/ Boiler & Machinery

Policy Term 12/31/18 to 12/31/19 at 12:01 A.M. Standard Time

Coverage	Participation	Carrier
Property	15% of Primary \$20M	Allied World Assurance Co.
Property	25% of Primary \$20M	Steadfast Insurance Company
Property	25% of Primary \$20M	Endurance American Specialty Insurance Co.
Property	10% of Primary \$20M	Ironshore Specialty Insurance Company
Property	15% of Primary \$20M	Lloyd's of London (Velocity Underwriters)
Property	10% of Primary \$20M	Hallmark Insurance Company
Property	100% of \$55M xs \$20M	Homeland Insurance Company of New York
Flood	High-Hazard Flood	Lloyd's of London
Machinery	Standalone B&M	Travelers Property Casualty Co. of America
Terrorism	Standalone Terrorism	Lloyd's of London (Ironshore Lead)

Insurers

Named Insured

The Episcopal Diocese of Connecticut; all parishes, missions and church institutions of the Diocese which are included in the Schedule of Locations; all deaneries, convocations, commissions, committees, corporations, trusts, and other organizations or entities of the foregoing Province, diocese, parishes, missions and church institutions, including any entity which has an ownership interest in any property listed in the Schedule of Locations; and any Bishop, priest, deacon, seminarian, employee or lay member, volunteers, whether or not compensated, of any entity described herein, including any person serving as director, trustee, or member of a vestry, commission, or committee, while acting within the scope of his or her position and duties.

Premium \$1,248,953 (Including Taxes & Fees)
Includes B&M, Jurisdictionals, and Terrorism;

Surplus Lines Tax See Invoice

Total \$1,248,953

Perils Insured "All Risk" coverage per policy form

Coinsurance No coinsurance provision in the policy

Valuation Replacement Cost Basis Except; Business Income and Extra Expense Actual Loss Sustained; Agreed Value Endorsements Included

Locations	Per Schedule of Locations on File with Insurer
Coverages and Limits	Limits are per occurrence unless otherwise noted
\$75,000,000	Loss Limit per Occurrence; however, limits will in no event be more than the following sub-limits; The interest of the Insured in all real and personal property, including improvements and betterment's, owned, used, or intended for use by the Insured, or hereafter constructed, erected, installed, or acquired including clergy personal effects, debris removal, electronic data processing equipment including media, valuable papers and records, property in transit and satellite dishes including antennas if values are reported. Real and Personal Property also includes fine arts, stained glass, pipe organs, paintings, statuary, manuscripts, precious stones, gold, silver, platinum or other precious metals and alloys* if values are reported and are on file with company.
\$5,000,000	Business Interruption Including Extra Expense 365 days extended period of indemnity
\$10,000,000	Expediting Expense
\$5,000,000	Account Receivables
\$100,000	Contamination Cleanup, Land and Water (Annual Aggregate)
\$250,000	Claims Preparation Expenses
\$5,000,000	Course of Construction
\$75,000,000	Debris Removal and Cost of Cleanup
Coverages and Limits	Limits are per occurrence unless otherwise noted
Included	Decontamination Costs
\$10,000,000	Demolition and Increased Cost of Construction
\$25,000,000	"Earthquake" in the Annual Aggregate
Included	Electronic Media and Electronic Data
\$2,500,000	Errors and Omissions any one loss
\$25,000,000	Peril of Flood in the aggregate for any one policy year except any location situated in the 100-year flood Plain as designated by FEMA (Federal Emergency Management Act) and shall be excluded and shall be excess over the available NFIP (National Flood Insurance Program).

\$250,000	Antennas including satellite dishes
\$2,500	Furs/Fur Garments
Included	Mold resulting from an insured peril
\$50,000	Mold, All Other
\$2,500 Per Object	Trees, Plants & Shrubs
\$250,000 Per Occur. Max	
\$5,000,000	Miscellaneous Unnamed Locations Limit Including Property While at Exhibitions
\$500,000	*Loss Limit on Personal Property for precious stones, gold, silver, platinum or other precious metals & alloys
\$50,000	Personal Effects of Employees, including Pastor, Clergy and Officers, Direct Physical Loss -Including Theft
\$25,000	Personal Property of Others while on insured premises, including Theft
\$5,000,000	Off-Premises Power/Service Interruption PD/TE limit for any one loss resulting from a power or service failure. A 24-hour waiting period will apply. T&D limited to 1 mile of described premises
\$500,000	Transit Except Ocean Marine Per Coverage Form
\$20,000,000	Terrorism (Per Standalone Terrorism Policy)
Included	Valuable Papers and Records
No Coverage	Radioactive Contamination
\$5,000,000	On Newly Acquired Locations Up to 180 days Including real and personal property and business interruption. This limit includes coverage for Earthquake and Flood except any location situated in the 100-year flood plain as designated by FEMA and shall be excess over the available National Flood Insurance Program limits.
No Coverage	Wind/Hail/Hurricane for locations in FL, HI and 1st Tier Counties in AL, GA, LA, MS, NC, SC, TX and VA.
Deductibles	<p>\$25,000 per Occurrence</p> <p>\$25,000 Per Occurrence Earthquake</p> <p>\$25,000 Per Occurrence Wind and Hail</p> <p>\$100,000 Per Occurrence Flood with the following exception</p> <p>With respect to locations wholly or partially within Special Flood Hazard Areas (SFHA), areas of 100-year flooding, as defined by the Federal Emergency Management Agency (if these locations are not excluded elsewhere in this policy with respect to the peril of flood), the deductible shall be excess of the NFIP maximum available limit whether purchased or not. Boiler & Machinery Limits</p>
Surplus Lines Disclaimer	Coverage placed is issued pursuant to the surplus lines law and does not have the protection of state guaranty or insolvency funds nor has the policy wording been reviewed by the insurance department of the state.

Standalone Boiler and Machinery/Equipment Breakdown

Insurance Amount	\$25,000,000 per occurrence	
Insured Objects Coverage	Comprehensive Boiler policy covering all locations including Business Interruption and Extra Expense. Includes all risk of physical loss or damage caused by a covered loss to covered equipment designed and built to operate under internal pressure or vacuum other than weight of contents.	
All Boilers, Production Machinery, Transformers & Misc. Electrical Equipment	Coverage applies for off-premises utility interruption Broad boiler coverage, including miscellaneous electrical apparatus. Coverage to extend to include at least mechanical breakdown of miscellaneous electrical equipment.	
Equipment Breakdown	Included in Policy Limit	
Newly Acquired Property	\$25,000,000	
Extensions of Coverage	Business Income	\$5,000,000 (30 Days)
	Extra Expense	Included in BI Limit
	Spoilage	\$250,000
	Utility Inter. – Spoilage Waiting Period	12 hours
	Utility Inter. – BI Coverage	\$250,000
	Utility Inter. – BI Coverage Waiting Pd.	12 hours
	Electronic Data or Media	\$2,500,000
	Expediting Expense	\$5,000,000
	Fungus/Mold	\$1,000,000 (30 Days BI)
	Newly Acquired	Policy Limit, 180 Days
	Ordinance or Law (Demo/ICC)	\$10,000,000
	Water Damage	\$5,000,000
	Green Alternatives	\$50,000 (5% Factor))
Loss Adjustment	Full cost of repair or replacement; no coinsurance	
Coinsurance	None	
Automatic Coverage	180 days without notice to the insurer	
Other Provisions	The definition of object will include not only objects “connected and ready for use,” but also, objects being repaired, dismantled or assembled.	
Deductible	\$25,000 Per Occurrence	

02 | Excess Property

Policy Term	12/31/18 to 12/31/19 at 12:01 A.M. Standard Time		
Insurers	Coverage	Participation	Carrier
	Property	50% of \$55M xs \$20M	Hallmark Specialty Ins. Co. Velocity: Interstate Fire & Casualty Co. (35%) Lloyd's of London (35%) United Specialty Ins. Co. (30%)
Named Insured	The Episcopal Diocese of CT (same as in section I)		
AM Best Rating	A XV / A++ XV / A XV		
Premium	\$130,000		
Surplus Lines	See Invoice		
Tax Total	\$130,000		
Insurance Amount	\$55,000,000 Excess of \$20,000,000 Excess of \$20,000,000 primary property coverage Flood-\$5,000,000 excess of \$20,000,000/Any One Loss Occurrence/Annual Aggregate		
Sub-Limits	Earthquake-\$5,000,000 excess of \$20,000,000/Any One Loss Occurrence/Annual Aggregate		
Other Sub-Limits	Not Applicable – No coverage for sublimited coverage on the underlying.		

03 | General Liability, Religious Organization Professional Liability, Sexual Abuse and Molestation

Policy Term	12/31/18 to 12/31/19 at 12:01 A.M. Standard Time	
Insurer	Great American Insurance Group	
Named Insured	The Episcopal Dioceses of Connecticut; all parishes, missions and church institutions of the Dioceses which are included in the Schedule of Locations; all deaneries, convocations, commissions, committees, corporations, trusts, and other organizations or entities of the foregoing province, dioceses, parishes, missions and church institutions, including any entity which has an ownership interest in any property listed in the Schedule of Locations; and any Bishop, priest, deacon, seminarian, employee or volunteer, whether or not compensated, of any entity described herein, including any person serving as director, trustee, officer, or member of a vestry, commission, or committee, while acting within the scope of his or her position and duties.	
Premium	\$274,922	
Policy Number	GLP 2982212	
AM Best Rating	A+ XIV	
Policy Forms	Commercial General Liability Coverage Form, Religious Organization Professional Liability, Sexual Abuse and Molestation Form	
Coverage Forms	Occurrence Form	GL - CG0001
	Claims Made	CG8759 – Abuse or Molestation Coverage
	Claims Made	CG8921 – Professional Liability Insurance
Coverage Territory	U.S., Canada & Puerto Rico	
Deductible	Guaranteed Cost	
Policy Limits	General Liability	
	General Aggregate	\$2,000,000
	Products Aggregate	\$2,000,000
	Personal & Advertising Injury	\$1,000,000
	Each Occurrence	\$1,000,000
	Medical Expense	\$5,000
	Damage to Premises Rented to You	\$100,000
	Professional Liability	
	Each Act, Error or Omission	\$1,000,000
	General Aggregate	\$2,000,000
	Claims Made Coverage – Retro date 12/31/04	

Sexual or Physical Abuse or Molestation

Each Abuse	\$1,000,000
General Aggregate	\$1,000,000
Defense outside the Limits	
Claims Made Coverage	Retro Date 12/31/04

Employee Benefits Liability

Each Employee	\$1,000,000
General Aggregate	\$2,000,000
Claims Made Coverage	Retro Date 1/1/94

Terms and Conditions

- Common Policy Conditions
- Nuclear Energy Liability Exclusion Endorsement
- Connecticut Changes – Civil Union
- Connecticut Changes – Cancellation and Nonrenewal
- Exclusion – Asbestos
- In Witness Clause
- Economic and Trade Sanctions Clause
- Disclosure Pursuant to Terrorism Risk Insurance Act
- Commercial General Liability Coverage Form
- Additional Insured – Church Members and Officers
- Exclusion – Access or Disclosure of Confidential or Personal Information on Data-Related Liability –With Limited Bodily Injury Exception
- Employment-Related Practices Exclusion
- Fungi or Bacteria Exclusion
- Exclusion of Other Acts of Terrorism Committed Outside the United States, Cap on Losses from Certified Acts of Terrorism
- Exclusion of Punitive Damages Related to a Certified Act of Terrorism
- Exclusion – Corporal Punishment
- Exclusion – Camps or Campgrounds
- Colleges or Schools (Limited Form)
- Canoes or Rowboat
- Amendment of Insured Contract Definition
- Exclusion – Liability Arising Out of Lead
- Silica or Related Dust Exclusion
- Nuclear, Biological, or Chemical Exclusion
- Coordination of Limits Endorsement
- Abuse or Molestation Coverage Forms Claims-Made
- Professional Liability Insurance Claims-Made
- Signature General Liability Broadening Endorsement
- Educators Professional Liability Enhancement Endorsement
- Exclusion – Professional Services
- Exclusion – Abuse, Molestation, Harassment, or Sexual Conduct

04 | Automobile Liability and Physical Damage

Policy Term	12/31/18 to 12/31/19 at 12:01 A.M. Standard Time
Insurer	Great American Insurance Group
Named Insured	The Episcopal Dioceses of Connecticut; all parishes, missions and church institutions of the Dioceses which are included in the Schedule of Locations; all deaneries, convocations, commissions, committees, corporations, trusts, and other organizations or entities of the foregoing province, dioceses, parishes, missions and church institutions, including any entity which has an ownership interest in any property listed in the Schedule of Locations; and any Bishop, priest, deacon, seminarian, employee or volunteer, whether or not compensated, of any entity described herein, including any person serving as director, trustee, officer, or member of a vestry, commission, or committee, while acting within the scope of his or her position and duties.
Policy Number	CAP 2982213 00
AM Best Rating	A+ XIV
Premium	\$30,009
Composite Rate	Liability and Physical Damage rated per individual vehicle
Policy Forms	Business Automobile Liability policy covering use of any motor vehicle, including all owned, leased, non-owned, and hired vehicles.
Policy Limits	\$1,000,000 Combined Single Limit – Symbol 1 (Any Auto)
Uninsured/Underinsured Motorists Coverage	\$1,000,000 Combined Single Limit (Symbol 2)
Physical Damage Insurance	Included on an Actual Cash Value Basis
Medical Payment	\$5,000/person
Rental Reimbursement	Scheduled Vehicles (\$100 per day / Up to 30 days)
Towing & Labor	Scheduled Vehicles \$200
Deductible	a. Collision: \$1,000 b. Comprehensive: \$1,000
Non-Owned Auto Extension	Included
Exposure Base	See Schedule of Vehicles.
Other Provisions	<ul style="list-style-type: none"> • Common Policy Conditions • Nuclear Energy Liability Exclusion Endorsement • Connecticut Changes – Civil Union • Connecticut Changes – Cancellation and Nonrenewal • Exclusion – Asbestos • In Witness Clause • Economic & Trade Sanctions Clause • Business Auto Coverage Form • Connecticut Changes • Employee Hired Autos

- Connecticut Uninsured and Underinsured Motorists Coverage
- Important Notice
- Connecticut Silica or Related Dust Exclusion
- Signature Business Auto Broadening Endorsement
- Auto Medical Payments Coverage
- **No Deductible for Glass**
- Coverage Territory includes USA, territories & possessions, Puerto Rico, Canada. Limited Worldwide coverage for private passenger hired/non-owned for 90 days

05 | Workers Compensation and Employers Liability

Policy Term	12/31/18 to 12/31/19 at 12:01 A.M.
Insurer (All States)	Hartford Insurance Company
Named Insured	The Episcopal Diocese of Connecticut
Policy Number	08WBAA9HK3
AM Best Rating	A+ XV
Premium	\$237,656 All Premiums are subject to audit of actual payrolls
Limits of Liability	<ul style="list-style-type: none"> • Coverage A Workers Compensation – Statutory • Coverage B Employers Liability: <ul style="list-style-type: none"> • \$1,000,000 Each Accident • \$1,000,000 Policy Limit Disease • \$1,000,000 Each Employee Disease
Other Provisions	<ul style="list-style-type: none"> • Broad Form all states coverage, except ND, OH, WA, & WY • Voluntary Compensation (include coverage for volunteers) • 30 Day Cancellation Notice Endorsement • Stop Gap all Monopolistic States (ND, OH, WA, & WY) • Unintentional Failure to Disclose • Notice of Occurrence • 5% Flat Dividend payable on Audit • Audit Noncompliance Charge Endorsement
Experience Modifications	CT 0.76 (Expiring Mod 0.66)
Workers Compensation Disclaimer	Workers Compensation premiums are subject to annual audit and adjustment; increase decreases in annual premium may result. The adjustment will be based upon your actual payroll and other variables such as the rules, rates, classification, and experience modification as promulgated by the various state rate bureaus and the Interstate Rate Bureau.

06 | Foreign Package Policy

Policy Term 12/31/18 to 12/31/19 at 12:01 A.M. Standard Time

Insurer ACE American Insurance Company

Named Insured The Episcopal Dioceses of Connecticut; all parishes, missions and church institutions of the Dioceses which are included in the Schedule of Locations; all deaneries, convocations, commissions, committees, corporations, trusts, and other organizations or entities of the foregoing Province, dioceses, parishes, missions and church institutions, including any entity which has an ownership interest in any property listed in the Schedule of Locations; and any Bishop, priest, deacon, seminarian, employee or lay member, volunteers, whether or not compensated, of any entity described herein, including any person serving as director, trustee, or member of a vestry, commission, or committee, while acting within the scope of his or her position and duties

Policy Number PHFD3959822A 001

AM Best Rating A++ XV

Premium \$19,200 / Annual Full Payment

Limits of Liability

Foreign General Liability

\$ 2,000,000	General Aggregate
\$ 2,000,000	Products-Completed Operations Aggregate
\$ 1,000,000	Personal & Advertising Injury Limit
\$ 1,000,000	Each Occurrence Limit
\$ 1,000,000	Damages to Premises Rented to You Limit
\$ 100,000	Medical Expense Limit

Coverage Terms/Conditions

- Bodily Injury and Property Damage
- Personal and Advertising Injury
- Named Insured wording including Volunteer Workers, Employees
- Notice of Cancellation 90 days except 10 days for non-payment; 30-day non-renewal notice
- Foreign Commercial GL Coverage part (occurrence form)
- Incidental Medical Malpractice Liability Coverage Endorsement (Employees Only)
- Abuse or Molestation Exclusion
- Pollution Exclusion
- Professional Services (Broad Form) Exclusion
- Additional Insured – By Contract
- Additional Insured – Vendors

- Limited Electronic Data Loss Coverage - Access, Collection, Release, Disclosure, Limited Bodily Injury and Property Damage Separate Occurrence and Aggregate Limit. Electronic Data Loss Coverage Limit (Coverage A): \$1,000,000 Each Occurrence Electronic Data Loss Coverage Limit (Coverage B): \$1,000,000 Any One Person or Organization Electronic Data Loss Aggregate Limit: \$1,000,000
- Coverage Territory: Anywhere in the World but excludes:
 - The United States of America (including its territories and possessions), Puerto Rico, and Canada
 - Any country or jurisdiction which is the subject of trade or economic sanctions imposed by the laws or regulations of the United States of America

**Coverage Terms/
Conditions**

Automobile Liability

Third party Bodily Injury or Property Damage caused by an occurrence during the policy period arising out of the Insured's use/operation of Non-Owned & Hired Automobiles in the Policy Territory.

\$1,000,000	Liability – Combined Single Limit (Hired and Non-owned)
\$50,000	Medical Expense – Each Accident Limit
\$50,000	Physical Damage (Hired Autos Only)
\$50,000	Physical Damage – Any One Accident (Hired Autos Only)

- Expenses incurred for the first aid at the time of an occurrence
- Private Passenger automobiles
- Foreign Commercial Auto Liability Ins.
- Auto Medical Payments Coverage
- Fellow Employee Coverage
- Hired Auto Physical Damage Coverage Endorsement
- Waiver of Transfer of Rights of Recovery Against Other To Us
- ACE GPS Global Program Solutions Endorsement

Coverage Terms/ Conditions

Foreign Voluntary Workers' Compensation/ North American Employees Only

Workers Compensation: Statutory, according to the Laws of the "State of Hire"

Employers Liability:

\$1,000,000 - Injury by Accident Each Accident

\$1,000,000 – Injury by Disease

\$1,000,000 – Injury by Disease Each Employee

Executive Assistance Services (including Repatriation)

\$1,000,000 – Policy Limit for Medical Assistance Services

Employment Benefits Liability – Claims Made Coverage

\$1,000,000 Each Claim (Subject to \$1,000 Deductible per Claim)

\$1,000,000 Annual aggregate

- Foreign Voluntary WC and Employer's Liability Ins.
- The Executive Assistance Service provides personal assistance services 24 hours a day, seven days a week, anywhere in the world, to help your employees and their companions who travel overseas with medical, legal, and/or personal emergencies. These services are available only to International Advantage policy holders who purchase our Employers Responsibility Coverage. This service is being offered at NO additional cost.
- Ace GPS Global Program Solutions Endorsement
- War Coverage Endorsement
 - The Insurance provided under this endorsement applies only with respect to:
 - North Americans, meaning "employees" who are citizens or legal permanent residents of the United States (including its territories and possessions), Puerto Rico and;
 - Third Country Nationals, meaning "employees" who are not citizens of the country of their workplace and who are not described in above
 - Country Exclusions: The United States of America (including its territories or possessions), Puerto Rico
- Designated Volunteers Added as Employee Endorsement
- Stated Benefit Endorsement

Best Practice Recommendation (Not in Policy Language)

Reduce flight concentration where possible. No specific flight concentration limitation is included in the policy, but it is best practice to advise Beecher Carlson prior to a trip if there will be more than 5 people on any one flight that was not reported prior to renewal submission.

Amended Coverage Territory

Coverage Territory excludes The United States (its territories and possessions), Puerto Rico, Canada and those countries against which the Office of Foreign Assets Control of the U.S Department of the Treasury administers and enforces economic and trade sanctions. **These countries include, but are not limited to, Cuba, Libya, Iran and Sudan.**

Limits of Liability

Foreign Travel Accident & Sickness:

\$100,000	Accidental Death & Dismemberment
\$1,000,000	Accidental Death & Dismemberment Aggregate - any one accident
\$25,000	Accident & Sickness Medical Expense (\$500 Deductible)
\$100,000	Emergency Medical Evacuation (each insured person)
\$100,000	Emergency Family travel (covered expenses, maximum for all persons any once Accident or Sickness)
\$25,000	Repatriation of Remains (each insured persons)
\$100,000	Maximum Repatriation of Remains (any one incident)
\$25,000	Emergency Security and Political Evacuation Endorsement (provided 'Travel Guard' is used)
\$10,000	Emergency Security and Political Evacuation (If other than 'Travel Guard' is used)

Coverage Terms/Conditions

- Coverage applicable to North American Employees and Scheduled Individuals and Group (volunteers are added on Blanket via endorsement)
- Agreement to cover Eligible Spouses and Children

07 | Primary Umbrella Liability

Policy Term	12/31/18 to 12/31/19 at 12:01 A.M. Standard Time									
Insurer	Philadelphia Indemnity Insurance Company									
Named Insured	The Episcopal Dioceses of Connecticut; all parishes, missions and church institutions of the Dioceses which are included in the Schedule of Locations; all deaneries, convocations, commissions, committees, corporations, trusts, and other organizations or entities of the foregoing Province, dioceses, parishes, missions and church institutions, including any entity which has an ownership interest in any property listed in the Schedule of Locations; and any Bishop, priest, deacon, seminarian, employee or lay member, volunteers, whether or not compensated, of any entity described herein, including any person serving as director, trustee, or member of a vestry, commission, or committee, while acting within the scope of his or her position and duties									
Policy Number	PHUB611125									
AM Best Rating	A++XV									
Limits	Commercial Primary Umbrella Liability \$20,000,000 Each Occurrence \$20,000,000 Each Abuse \$20,000,000 Policy Aggregate									
Self Insured Retention	\$10,000									
Retroactive Dates	12/31/04 Sexual Misconduct Liability Claims									
Full Defense	First dollar defense coverage paid outside and in addition to policy limits									
Other Provisions	<ul style="list-style-type: none"> • Volunteers as Insured Persons • “Drop down” over any exhausted underlying aggregate limits • Punitive Damages Coverage – Policy Silent - However in general, punitive damages are not insurable in CT 									
General Liability Limits	<p><u>Underlying Limits</u></p> <p><i>Carrier: Great American Insurance Group</i></p> <table border="0"> <tr> <td>General Aggregate</td> <td>\$2,000,000</td> </tr> <tr> <td>Products Aggregate</td> <td>\$2,000,000</td> </tr> <tr> <td>Personal & Advertising Injury</td> <td>\$1,000,000</td> </tr> <tr> <td>Each Occurrence</td> <td>\$1,000,000</td> </tr> </table>		General Aggregate	\$2,000,000	Products Aggregate	\$2,000,000	Personal & Advertising Injury	\$1,000,000	Each Occurrence	\$1,000,000
General Aggregate	\$2,000,000									
Products Aggregate	\$2,000,000									
Personal & Advertising Injury	\$1,000,000									
Each Occurrence	\$1,000,000									
Sexual Abuse/Molestation Professional Liability	\$1,000,000 per claim/\$1,000,000 Aggregate									
Employee Benefits Liability	\$1,000,000/\$2,000,000 Aggregate									

Automobile Liability	Carrier: Great American Insurance Group
	Combined Single Limit BI/PD \$1,000,000
	Medical Payments \$5,000
	Non-Owned & Hired Auto. Liab. \$1,000,000
Workers Compensation	Carrier: The Hartford
	Employers Liability Limit \$1,000,000/\$1,000,000/\$1,000,000
Foreign Package Policy	Carrier: ACE American Insurance Company
	\$1,000,000 Occurrence/\$2,000,000 Aggregate Foreign General Liability
	\$2,000,000 Master Control Program Aggregate
	\$100,000 Medical Expense Limit
	Automobile Liability \$1,000,000 Liability Each Claim/\$1,000,000 Aggregate
	Employers Liability \$1,000,000 Occurrence
Forms & Endorsements	Exclusions
	<ul style="list-style-type: none"> Professional Services (Broad Form) Abuse or Molestation Pollution – Named Peril Exception

08 | Crime Coverage

Policy Term	December 31, 2018 – December 31, 2019		
Insurer	XL Specialty Insurance Company		
Policy Number	ELU159481-18		
Coverage	Coverage	Limit	Retention
	Employee Theft	\$3,000,000	\$50,000
	Forgery or Alteration	\$3,000,000	\$50,000
	Inside the Premises – Theft of Money	\$3,000,000	\$50,000
	Inside the Premises – Robbery or Safe Burglary of Other Property	\$3,000,000	\$50,000
	Outside the Premises	\$3,000,000	\$50,000
	Money Orders & Counterfeit Currency	\$3,000,000	\$1,000
	Computer and Funds Transfer Fraud	\$5,000,000	\$50,000
	Fraudulent Impersonation of Employees, Customers and Vendors	\$500,000	\$50,000
	Credit, Debit, or Charge Card Forgery	\$3,000,000	\$2,500
	Clients Property	\$3,000,000	\$50,000
	Destruction of Electronic Data or Computer	\$250,000	\$25,000
	Telephone Toll Fraud	\$1,000,000	\$25,000
Annual Premium	\$12,335		
Key Endorsements	<ol style="list-style-type: none"> 1. Include as Insureds: All parishes, missions and church institutions of the Episcopal Diocese of Connecticut that are included in the schedule of locations (to be supplied by the insured), All agencies and affiliates owned and managed by the named insured, All Regions, Convocations, Commissions, Committees, Corporations, Trusts and undertakings 2. Joint Loss Payable: <i>Church Corporations of The Province or Diocese having the title or interest in the properties</i> 3. Definition of Employee amended - Former employees up to 90 days after termination, Volunteers, All Non-Compensated Officers, Employees on Military Leave, A Natural Person Who Is An Independent Contractor Performing Work Outlined In A Valid Contract With The Insured, Any Bishop, Priest, Deacon, Seminarian, Clergy, or Lay Member, Any director, trustee or member of a Vestry, Commission, or Committee while acting within the scope of his or her position and duties 4. Amended Extended Period to Discover Loss from 60 days to 120 days 5. Amend Proof of Loss Section E. I.g.(2) from 120 days to 180 days 6. Duties in the Event of Loss amended - obligations of risk management and/or corporate legal departments 7. Exclude Trading Loss with Carve Back for Employee Dishonesty: Change “manifest intent” to “intent” 8. Fraudulent Impersonation of Employees, Customers and Vendors (Social Engineering): Verification of Transfer instructions is not required 		

09 | Primary Directors & Officers Liability/Including Employment Practices Liability

Policy Term	December 31, 2018 – December 31, 2019
Continuity Date	December 31, 2000
Insurer	National Union Fire Insurance Company of Pittsburgh, PA
Policy Number	06-000-85-34

Coverage

Annual Aggregate Limit	Retention	Annual Premium
Combined Aggregate \$20,000,000 D&O Included EPL Included	Non-indemnifiable Claims \$0 D&O Retention \$75,000 EPL Retention \$100,000	\$101,037

Key Endorsements

1. FLSA/Wage & Hour Exclusion
2. Outside Entity Coverage Endorsement
 - a. Wilson Presbyterian and St. Matthews Episcopal Churches:12/31/2006
3. D&O Choice of Counsel-Baker, O’Sullivan & Bliss (CT); Partners \$250, Assoc. \$200, Para \$85
4. EPL Choice of Counsel-Robinson & Cole (CT); Partners \$250, Assoc. \$200 and Para \$85
5. Organization Patent Exclusion (D&O)
6. Severability of the Application - CEO, COO or CFO imputed to the Organization
7. Conduct exclusions amended - Final, Non-appealable Adjudication
8. Definition of Claim amended for Extradition proceeding
9. State Amendatory Inconsistency Endorsement
10. Definition of Claim – includes civil, criminal or regulatory investigation of an Individual Insured
11. D&O and EPL Hammer Clause 80/20
12. Subrogation provision amended - Insurer will not subrogate against an Insured Person unless a conduct exclusion applies
13. Defense and Settlement Clause amended – advancement of Loss no later than 90 days
14. Insured vs. Insured amended to Entity vs. Insured and provide carveback for Creditors Committee
15. Waiver of consent to settle for D&O and EPL Losses within the retention
16. Additional Insured – all subsidiaries, affiliates
17. Individual Insured Amended
18. Sexual Misconduct and Child Abuse Exclusion (D&O); carve back for EPL Violations
19. Employed Lawyers Coverage - \$1,000,000
20. EPL Retention of \$75,000 for Parishes with employee count of 10 and under

10 | Fiduciary Coverage

Policy Term December 31, 2018 – December 31, 2019

Continuity Date June 21, 2013

Insurer Illinois National Insurance Company

Policy Number 05-832-61-00

Coverage	Annual Aggregate Limit	Retention	Annual Premium
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Policy Aggregate \$3,000,000		\$0	\$14,078
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- Voluntary Compliance Loss: 8.5% of policy aggregate limit
- Section 502(c) Penalties: 8.5% of policy aggregate limit
- Pension Protection Act Penalties: 8.5% of policy aggregate limit

Key Endorsements

1. Specific Entity Exclusion – The Church Pension Fund
2. Subsidiary definition amended to include subsidiaries of any Plan as long as such Subsidiary does not perform 3rd party services for others
3. Advancement of Loss within the retention provision amended to state that the limit of liability shall be restored to the extent that any such payments are subsequently return or repaid to the Insurer
4. Bankruptcy Waiver
5. Choice of Law Clause Added
6. Defense and Settlement Clause amended - 60 days to advance Defense Costs
7. Settlor Liability Coverage Extension

11 | Privacy Liability / Network Security

Policy Term December 31, 2018 – December 31, 2019

Insurer Beazley Insurance Company

Policy Number VID360180301

Coverage

Coverage	Limit	Retention
Policy Aggregate Limit of Liability	\$2,000,000	
Additional Breach Response Limit	\$2,000,000	
Business Interruption Loss Resulting from Security Breach	\$2,000,000	\$5,000 each incident
Business Interruption Loss Resulting from System Failure	\$2,000,000	\$5,000 each incident
Dependent Business Loss Resulting from Dependent Security Breach	\$250,000	\$5,000 each incident
Dependent Business Loss Resulting from Dependent System Failure	\$250,000	\$5,000 each incident
Cyber Extortion Loss	\$2,000,000	\$1,000 each incident
Data Recovery Costs	\$2,000,000	\$5,000 each incident
Legal, Forensic & Public Relations/Crisis Management	\$1,000,000	\$5,000; but \$2,500 for Legal
Notified Individuals	250,000	100 Individuals
Data & Network Liability	\$2,000,000	\$5,000 each claim
Regulatory Defense & Penalties	\$2,000,000	\$5,000 each claim
Payment Card Liabilities/Costs	\$2,000,000	\$5,000 each claim
Media Liability	\$2,000,000	\$5,000 each claim
Telephone Fraud	\$250,000	\$5,000 each loss
Criminal Reward	\$50,000	

12 | Master Flood

Policy Term	12/31/18 to 12/31/19 at 12:01 A.M.
Insurer	Lloyd's of London
Intermediary	RT-Specialty
Named Insured	The Episcopal Diocese of Connecticut
Policy Number	VCFM00000866-05
Premium	\$52,564.22 (including \$25 policy fee)
Surplus Lines Tax	<u>\$2,101.57</u>
	\$54,665.79
Perils Insured	Only Flood
	\$17,372,415- Building
	\$2,891,795 - Contents
Retention	\$5,000 per building – Building
	\$5,000 per building – Contents
Locations Insured	19 CT Locations on Schedule (New Location is Highlighted)

ID #	CT ID #	Location Name	Street Address	City
27	CT-009	St. Stephen's Church	590 Bloomfield Avenue	Bloomfield
145	CT-045	CHURCH	661 Old Post Road	Fairfield
146	CT-045	OFFICE	661 Old Post Road	Fairfield
247	CT-076	All Saints' Church	164 Hanover Street	Meriden
262	CT-081	St. Peter's Church	71 River Street	Milford
263	CT-081	Parish	71 River Street	Milford
273	CT-084	St. Mark's Church	15 Pearl Street	Mystic
274	CT-084	Rectory	17 Pearl Street	Mystic
336	CT-104	CHURCH AND PARISH HALL	326 NOTCH HILL ROAD	BRANFORD
383	CT-119	CHURCH	1 Dutton Road	Oxford
503	CT-152	Calvary Episcopal Church	33 Church Street	Stonington
504	CT-152	MUSIC BUILDING	33 Church Street	Stonington
505	CT-152	Rectory	31 Church Street	Stonington
506	CT-152	Parish House	29 Church St.	Stonington
507	CT-152	Office	27 Church St.	Stonington
509	CT-153	St. Mark's Church	42 No. Eagleville Road	Storrs
666	CT-235	MUSEUM	49 Hollow Road	Woodbury
667	CT-235	COTTAGE	49 Hollow Road	Woodbury
668	CT-235	GARAGE	49 Hollow Road	Woodbury

13 | NFIP Flood

Policy Term	See below dates
Insurer	Wright National Flood Insurance Company
Premium	Per Location
Perils Insured	Only Flood
Limits	Per Location
Retention	\$1,250 per building – Building \$1,250 per building – Contents
Locations Insured	2 Locations Shown in Below Schedule:
CT-116: St. Ann's – 82 Shore Road, Old Lyme, CT	
Policy Number	06-1151085530-04
Renewal Date	1/16/18
Limits	Building: \$500,000 Contents: \$500,000
CT-144: Trinity – 651 Pequot Avenue, Southport, CT	
Policy Number	06-1151055563-04
Renewal Date	3/19/18
Limits	Building: \$500,000 Contents: \$500,000

14 | Business Travel Accident

BUSINESS TRAVEL ACCIDENT	AIG
General Plan Information	
Eligibility Class:	Benefit:
Class I - All active US Employees traveling on Business	\$300,000 per Insured Person
Class II - All active US Volunteers who are traveling on Business outside of the US	\$150,000 per Insured Person
Aggregate Limit of Liability	\$3,000,000 per accident
AD&D Schedule:	
Death, Dismemberment and Paralysis:	
Bereavement and Trauma Counseling Benefit	10 session (up to \$150 per session)
Carjacking	\$25,000
Coma Benefit	Monthly benefit of 1% of Principal Sum Limit
Travel Assistance / Emergency Evacuation	up to \$1,000,000
Rehabilitation	covered expenses up to \$50,000
Seat Belt and Air Bag	Lesser of \$25,000 or 10%
War Risk (business only)	Yes (exposure reported monthly)
Funeral Expenses	Lesser of \$10,000 or 10%
Home/Auto Alteration	\$25,000
Repatriation of Remains	covered expenses up to \$1,000,000
Security Evacuation	\$100K (Natural disaster, political unrest)
Plan Premium	\$2,976
3 Year installment	\$2,827
3 Year Prepaid	\$8,035
Optional: \$100K Security Evacuation (Natural Disaster, political unrest)	\$353 annual or \$953 for 3 year
Optional: \$50K Out of Country Medical	\$1,331 annual or \$3,594 for 3 year
DOMESTIC VOLUNTEER ACCIDENT COVERAGE	
Accident Medical - excess, \$0 deductible	\$100,000
Accidental Death	\$50,000
Dismemberment	\$100,000
Premium	\$10,860

This summary is intended to highlight the major benefit provisions of these plan(s) for plan administration purposes. If the terms of this summary and the contract or plan document conflict, the contract or plan document will control. For more information, please ask your service team for a complete insurance contract and/or plan document as applicable.

15 | Client Service Team

Beecher Carlson is committed to not only meeting your unique business demands, but to exceeding your expectations for a world-class risk management partner. We know you value:

- a personal relationship with an increased access to your account team
- state-of-the-art market knowledge and expertise
- enhanced claims advocacy
- quicker, more streamlined processes (e.g., claims filing, certificate issuance)

Beecher Carlson Contacts

Client Advocate	Direct Phone	Email
Joe Roberta	646.358.8517	jroberta@beechercarlson.com

Beecher Carlson
 1500 Broadway, 21st Floor
 New York, NY 10036