

GENERAL LIABILITY INSURANCE

Summary



General Liability Insurance is designed to provide comprehensive protection for church-sponsored operations. Coverage may be provided against claims arising from negligence involving bodily injury, property damage, personal injury, advertising injury and products liability.

It includes coverage for activities sponsored by the insured even if they are away from owned premises, including youth activities, athletics and other sponsored programs.

A common claim filed under this coverage is for the person who falls down the steps at church and incurs medical bills. This policy also may provide protection for the policyholder when someone alleges negligence.

EXAMPLES OF COVERAGE

- **Premises Liability**—Slips, trips and falls on premises.
- **Incidental Medical Malpractice**—Professional Liability for health fairs and camp meeting nurses.
- **Radio, TV, Film Broadcasters and Producers Liability**—Coverage for radio, TV and film.
- **Personal Injury**—Invasion of privacy, libel, slander.
- **Pastoral/Spiritual Counselling Liability**
- **Publishers Liability**—Libel or infringement of rights pertaining to or arising out of privacy, plagiarism, piracy or copyright.
- **Products Liability Coverage**—For products consumed on and off insured premises, for example: Potlucks, school cafeterias, and school fairs where food is consumed on “your” premises.

EXCLUSIONS

Activities for which coverage is often excluded include but are not limited to:

- Mini-tramps
- Springboards
- Teeterboards
- Trampolines
- Reuther Boards
- Any other Rebounding Devices
- Climbing Walls
- Rope Courses
- Rappelling

If your organisation is planning to participate in one of these excluded activities or something similar please contact the Conference to see if coverage can be purchased.

GLOSSARY

Property Damage: Means physical injury to tangible property, including all resulting loss of use of that property.

Bodily injury: Means sickness or disease sustained by a person, including death resulting from any of these at any time.

Negligence: The failure to exercise the proper degree of care by a prudent person.

This is only a brief summary of the coverage/exclusions included on this policy. All claims will be adjudicated based on the policy, not this summary. This summary is for reference purposes only, for specific coverage questions please refer to the policy.

PROPERTY INSURANCE

Summary



Property insurance is designed to repair physical damage to your church or schools or other buildings that have been damaged by a number of causes. It is designed to cover both physical damage to the building and the contents.

EXAMPLES OF COVERAGE

- Fire
- Smoke
- Explosion
- Windstorm
- Lightning
- Ice or sleet
- Hail
- Sprinkler Leakage
- Vandalism
- Theft
- Burglary
- Water Damage (not flood)

EXCLUSIONS

May be added for additional premium. Please consult your AE for further details.

- Flood
- Earthquake
- Wear & Tear
- Faulty/Defective design or workmanship
- Mysterious disappearance
- Renovation Damage
- Governmental Action
- Nuclear Hazard
- War and Terrorism
- Pollution
- Property in the course of demolition

COVERAGE HIGHLIGHTS

BUILDINGS

- Buildings or structures scheduled
- Permanently installed indoor/outdoor fixtures
- Equipment Breakdown Coverage as scheduled
- Buildings in course of construction as scheduled

BUSINESS PERSONAL PROPERTY

- Contents located in or on the building described
- Machinery, equipment, and stock

COINSURANCE PENALTY

- There is no coinsurance clause of penalty applicable to your property insurance coverage.

PROPERTY NOT COVERED

- Land
- Animals—unless scheduled
- Illegal contraband on property or in transit
- Foundations of buildings
- Drill rigs
- Pilings, piers, wharves, or docks—unless scheduled
- Underground pipes, flues, or drains
- Grain, hay, or straw outside—unless scheduled

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