



COVERAGE GUIDE  
**HIGHLIGHTS**

**Glatfelter**<sup>®</sup>  
MINISTRY CARE

To better protect your mission. At Glatfelter Ministry Care that simple goal is backed by financial stability, in depth risk management, dedicated underwriters and in house claims handling. All here to be with your religious organization in the moments that matter most.

#### **WHY GLATFELTER?**

With specialized coverages backed by a global brand, experience matters. Our team of underwriters, adjusters and risk management specialists are committed to serving religious organizations. This dedication to faith-based communities lets us better understand your unique needs—maybe even ones you're overlooking—and provide coverages designed to meet them.

We believe in providing small-town-style service, but have the backing of a global A.M. Best "A" rated carrier, which allows us to offer dependable stability due to our size.

#### **RELIGIOUS ORGANIZATIONS**

- Churches
- Mosques
- Temples
- Synagogues
- Schools, Daycares and Camps owned and operated by any of the above types of houses of worship



# PROPERTY

## DEFINITIONS:

**Real Property** includes foundations. Unless otherwise scheduled under a Special Property Floater, real property includes fixtures such as pipe organs, audio and visual equipment, lighting systems, stained glass, and bells. Exterior signs that are located at an insured premises are covered under real property.

**Personal Property** includes computer equipment, communication systems, and library materials.

**Loss of Income and Extra Expense** coverage is provided based on the amount of the loss of income you sustain. The Period of Restoration under the Loss of Income and Extra Expense coverage includes a time allowance to comply with applicable ordinances.

## COVERAGE EXTENSIONS:

- **Arson, Theft, or Vandalism Information Reward** — limit \$25,000
- **Crisis Expense Coverages** —  
Crisis Response Management Expense including:
  - ◊ Post-Crisis Counseling Services & Loss of Income and Extra Expense — up to \$25,000
  - ◊ Emergency Evacuation Center Expense — up to \$25,000
  - ◊ Demolition Expense — up to \$25,000
- **Damage to a Building as a Result of Theft** — up to \$50,000
- **Debris Removal** — Includes up to an additional amount of \$100,000 if loss amount exceeds 25% of the loss amount, or if sum of the debris removal expense and the amount of loss exceeds the applicable Limit of Insurance. Pays up to \$5,000 of limit to clear trees that damaged property or obstruct access to your premises by a covered cause of loss.
- **Equipment Breakdown Coverage** includes:
  - ◊ Electronic Circuitry (microelectronic)
  - ◊ Cloud computing service interruption
  - ◊ Environmental Safety and Efficiency Improvements
  - ◊ Expenses for drying out of electrical covered equipment
  - ◊ Data Restoration as a result of power interruption — up to \$500,000
  - ◊ Green Coverage — up to \$100,000
  - ◊ Off-Premises — up to \$25,000
  - ◊ Public Relations — up to \$5,000
  - ◊ Hazardous Substance — up to \$250,000
- **Fine Arts** — limit \$50,000. Available for all items with a certified appraisal and \$1,500 limit per item without a certified appraisal, subject to a maximum of \$25,000.
- **Fire Extinguishing Equipment Recharge Costs** — actual cost
- **Food Contamination Expense Coverage** — up to \$100,000
- **Headstones** — for which you are responsible — up to \$50,000
- **Library Restocking Costs** — actual cost up to Personal Property limit
- **Limited Coverage for Fungus, Wet Rot, or Dry Rot** — up to \$25,000
- **Lock Replacement Coverage** — up to \$25,000
- **Off Premises Coverage** — For your Musical Instruments, Band Uniforms, Athletic Equipment and Uniforms, Religious Attire, Theatrical Property, and related Equipment and Accessories and Audio and Visual and Communications Equipment is provided at a limit of \$250,000.
- **Non-owned Detached Trailers** — up to \$50,000
- **Ordinance Coverage** —
  - ◊ Coverages B. (demolition) and C. (increased cost to repair, rebuild or construct) have a limit of 100% of the amount paid for initial physical loss or damage or \$1,000,000 whichever is greater.
  - ◊ Coverage A. (loss to undamaged portion of real property) is included.
- **Outdoor Property** — up to \$150,000 (Higher limits available)
- **Personal Effects** — up to \$50,000 per occurrence
- **Personal Property Owned by a Religious Leader** — limit \$50,000 per occurrence
- **Preservation of Property** — time limit within 90 days of loss
- **Real or Personal Property in Transit or Off Premises** — limit of \$100,000. Includes coverage for off premises computer hardware and for property while temporarily out of the Coverage Territory.
- **Software** — limit of \$500,000. Includes coverage for intentional employee destruction, as well as coverage for observation, scanning or copying of data records, programs, applications and proprietary programs.

## COVERAGE EXTENSIONS CONTINUED:

- **Tenants Building Glass Coverage**
- **The Trees, Shrubs, Plants and Lawns** — up to \$25,000
- **Spoilage due to an Off-Premises Power Interruption** — up to \$50,000
- **Sewer Water Backup** — Coverage is provided for water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump, or related equipment.
- **Deductible** — The deductible for these coverage extensions is \$500 and will only be assessed in the event the policy deductible does not apply. (Various limit options are available.)
  - ◊ Accounts Receivable
  - ◊ Valuable Papers

- ◊ Musical Instruments, Band Uniforms, Athletic Equipment and Uniforms, Religious Attire, Theatrical Property, and related Equipment and Accessories
- ◊ Audio and Visual and Communications Equipment
- ◊ Personal Property Owned by a Religious Leader
- ◊ Unmanned Aircraft

## CRIME COVERAGE

Coverage provided by all eight Insuring Agreements. (Various limit options are available.)

- **Employee Theft**
- **Forgery Or Alteration**
- **Inside The Premises -Theft of Money and Securities**
- **Inside The Premises - Robbery or Safe Burglary Of Other Property**
- **Outside The Premises**

- **Computer And Funds Transfer Fraud**
- **Money Orders And Counterfeit Money**
- **Fraudulent Impersonation**

Optional Crime Coverages available include:

- **Increased Limit for Special Observance Days**
- **Temporary Increased Limit for Special Events**



## BUSINESS AUTO COVERAGE

The following coverage expansions are provided by endorsement to your policy:

- **Temporary Substitute Vehicle Liability** — physical damage coverage for temporary vehicles.
- **Cost of Bail Bonds** — up to \$5,000
- **Reasonable Expenses** — up to \$500
- **Tapes, Records and Discs** — up to \$500
- **Towing and Labor Costs** — up to \$5,000 all vehicle types
- **Waiver of Deductible for Glass**
- **Physical Damage Transportation Expense** — up to \$1,500
- **Physical Damage Loss of Use Expenses** — up to \$100 per day, maximum of \$3,000
- **Lease or Loan Gap Coverage**
- **Personal Effects Coverage** — up to \$1,000 due to stolen auto.
- **Rental Reimbursement** — up to \$3,000
- **Replacement of private passenger auto with Hybrid or Alternative Fuel Source Auto**
- **Stolen Auto Return** — Coverage for cost to return stolen auto included.
- **Electronic Equipment Loss** — up to \$10,000
- **Employee Hired Auto — Physical Damage** — primary coverage included.
- **Hired Auto** — coverage world-wide — for a period of 60 days or less.



## GENERAL LIABILITY

- **General Liability Limits of Insurance:**

- ◊ **Each Occurrence** — up to \$1,000,000
- ◊ **Medical Expense Limit** — up to \$15,000 any one person
- ◊ **Personal and Advertising Injury Limit** — up to \$1,000,000 any one person
- ◊ **General Aggregate Limit** — up to \$3,000,000
- ◊ **Products/Completed Operations Aggregate Limit** — up to \$3,000,000

- **Included by endorsement to your policy:**

- ◊ **Freedom of Expression Legal Expense Reimbursement Coverage** — up to \$100,000 each occurrence/ up to \$100,000 aggregate. Coverage for expenses due to an expression incident or tax-exemption status challenge.
- ◊ **Incidental Professional Medical Services** — incidental professional liability for volunteer nurses.
- ◊ **Religious Counseling Services Liability Coverage** — up to \$1,000,000 each wrongful act and up to \$3,000,000 aggregate.
- ◊ **Outside Counseling Expense Reimbursement** — up to \$10,000 each person
- ◊ **Violent Event Expense Coverage** — up to \$300,000. Coverage for expenses that result from a violent event.

- **Security Enforcement Activities Liabilities** — up to \$1,000,000 each security enforcement wrongful act and up to \$3,000,000 aggregate.

- **Unmanned Aircraft (drones)** — provided as an

exception to the Aircraft, Auto, or Watercraft exclusion. An unmanned aircraft may only weigh up to 15 pounds and includes equipment attached to or essential for its operation. Coverage is excluded while rented or loaned to others without an operator who is your employee or volunteer, while used or in preparation for a racing or demolition contest or stunting activity, and while not used in your operations.

- **Damage to Premises Rented to You** — up to \$1,000,000. Applies to Specified Perils.
- **Pollution Exclusion** — provides exceptions for:
  - ◊ Chemicals you use, apply or store for your ownership, maintenance, or operation of swimming pools.
  - ◊ Storage as well as application of pesticides and herbicides.
  - ◊ Use, application, or storage of road salt or similar substances designed and used for snow and ice removal from road and similar surfaces.
- **Trampoline Coverage** — for trampolines up to 48 inches in diameter.
- **Supplementary Payments** — up to \$5,000. Available for bail bonds required because of accidents or traffic law violations.
- **On-Premises** — food service and snow plow operations are included.
- **First Aid or Emergency Care** — coverage included if provided by non-medical professionals.



## RELIGIOUS ORGANIZATION MANAGEMENT LIABILITY

- **Liability for Monetary Damages (Coverage A)** — provides coverage for claims for monetary damages arising out of wrongful acts for employment practice offense - up to \$1,000,000 each act.
- **Defense Expense for Injunctive or Declaratory Relief (Coverage B)** — up to \$25,000 each action / up to \$25,000 Aggregate
- **Coverage A and B Aggregate Limit** — up to \$3,000,000
- **Health Insurance Portability and Accountability Act (HIPAA) Violations** — up to \$25,000 each claim / up to \$25,000 Aggregate
- Coverage Extension available:
  - ◊ **Outside Services for Volunteers and Employees**
- Optional Endorsements available:
  - ◊ **Educators Legal Liability** — up to \$100,000. Coverage for religious organizations with educational institutions.



# COMMERCIAL EXCESS LAIBILITY COVERAGE

- **Limits** — up to \$10,000,000 available
- **Underlying Coverages:**  
General Liability, Commercial Automobile,  
Religious Organizations Management Liability
- **Sublimits:**
  - Unmanned Aircraft (Drones) \$1,000,000
  - Inflatable Amusement Devices \$3,000,000
  - Broadcasting Liability \$5,000,000
  - Trampolines up to 48 inches \$5,000,000
  - Abuse or Molestation Liability \$5,000,000



## Interested in Cyber Coverage?

Coverage is available through Glatfelter's  
wholesale entity Glatfelter Brokerage Services.\*

Learn more from your agent/broker or visit  
[glatfelterbrokerage.com](http://glatfelterbrokerage.com)

**800.233.1957 | [glatfelterministrycare.com](http://glatfelterministrycare.com)**

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