

## FaithGuard® Coverage For Religious Institutions (Program Summary)

To help safeguard the people, property and ministries of religious institutions, GuideOne has developed superior expertise and a lineup of coverages and services that leads the industry. This document is designed to provide a summary of the highlights and features of our program and should not be used as a substitute of the actual policy language. For complete details of the coverages, limits, terms and conditions provided, please refer to the insurance policy. Some coverages may not be available in all states. Contact your underwriter to verify the availability of the coverages and limits shown below.

<b>Property Coverage</b>	
<b>Covered Property</b>	
<b>Building Property</b>	<p>Includes signs, radio and television antennas and satellite dishes attached to the building or within 1,000 ft. of the described premises. See "Additional Coverages, Conditions or Coverage Extensions" section below, for unattached signs.</p> <p>Includes walls (also retaining walls), fences and walks. Implied inclusion of altars, pulpits, pews, organs, and window glass, when permanently attached to building.</p>
<b>Business Personal Property</b>	Coverage is available for business personal property within 1,000 feet of the described premises.
<b>Personal Property Of Others</b>	<p>Covered while on the described premises, up to the contents limit, for personal property belonging to the insured's ministers, religious education coordinators, managerial employees, officers, trustees or directors; or for personal property of others used by the insured for business purposes.</p> <p>Coverage is provided when such property is located in or on the building described in the declarations, in the open, or in a vehicle within 1,000 feet of the building, structure or premises described in the declarations, whichever is greater.</p>
<b>Property Additional Coverages, Conditions, Or Coverage Extensions</b>	
<b>Accounts Receivable</b>	\$50,000. No deductible.
<b>Automated External Defibrillators (AEDs)</b>	\$5,000. \$500 deductible.
<b>Business Income And Extra Expense</b>	<p>\$100,000 for any combination of the following:</p> <ul style="list-style-type: none"> <li>• Business Income (including Rental Value and Tuition Fees)</li> <li>• Extra Expense</li> <li>• Extended Business Income (60-day Extended Business Income Coverage)</li> <li>• Civil Authority (4 weeks)</li> <li>• Alterations and New Buildings</li> <li>• Emergency Evacuation Expenses</li> <li>• Violent Incident (Business Income only)</li> </ul> <p>Coverage applies separately to each described premises.</p> <p>Specified Extra Expenses paid under Violent Incident Response Coverage (described in the Liability Coverage section below).</p>
<b>Damage To Buildings From Theft Or Burglary</b>	<p>Pays for damage when resulting from theft or burglary (including attempted) when you have assumed responsibility as a tenant of the building.</p> <p>Coverage is included within Your Business Personal Property Limits Of Insurance. Deductible shown for covered property at the described premises will apply.</p>

<b>Property Additional Coverages, Conditions, Or Coverage Extensions (continued)</b>	
<b>Debris Removal</b>	Coverage to remove debris of covered property when such debris is caused by or results from a Covered Cause of Loss.  25% of the loss (subject to policy limits), plus \$50,000 if the Limit of Insurance is exceeded, for each location.
<b>Deductible Provisions</b>	If two or more coverages, within the Property Coverage Part, Inland Marine Coverage Part or Crime and Fidelity Coverage Part, are provided as part of the package policy apply to a single occurrence of loss, only the largest single deductible among those coverages will be applied to the loss unless otherwise specified.
<b>Dwelling Personal Property Of The Insured</b>	\$2,500 for owned personal property in a dwelling occupied by not more than 4 families (not including a clergy residence). \$500 deductible.
<b>Earthquake Sprinkler Leakage</b>	\$10,000 for each 12-month policy period.
<b>Electronic Data – Cost To Restore Or Replace</b>	\$5,000 each policy year for loss from the specified perils to Electronic Data. Virus is a Covered Cause of Loss. Higher limits available on an Inland Marine policy.
<b>Equipment Breakdown</b>	Included for direct physical damage resulting from mechanical breakdown, artificially generated electric current, steam explosion or other loss or damage to steam and water heating equipment.  Coverages include: <ul style="list-style-type: none"> <li>• \$50,000 Expediting expenses;</li> <li>• \$50,000 Hazardous substances;</li> <li>• \$100,000 Spoilage;</li> <li>• \$50,000 Data restoration;</li> <li>• \$50,000 Animals; and</li> <li>• Service Interruption (up to the business income and extra expense coverage limit) and Drying Out of electrical equipment.</li> </ul>
<b>Fine Arts</b>	\$25,000. \$500 deductible. Higher limits are available on an Inland Marine policy. Stained glass windows may be included within the Building limits shown in the Declarations.
<b>Fire And Security Alarm System Upgrade</b>	25% of the amount needed to upgrade the system being replaced, not to exceed \$25,000.
<b>Fire Department Service Charge</b>	Pays the actual cost of the service charge. No deductible.
<b>Fire Extinguisher And Fire Suppression System Recharge</b>	\$10,000. No deductible.
<b>Inflation Protection</b>	Limits Of Insurance for covered property are automatically increased each year, based on the current local cost index.
<b>Installation Property</b>	\$5,000 for property that will become a permanent part of the insured's installation or fabrication project. \$500 deductible.
<b>Lease Expense Increase and Moving Expenses</b>	\$10,000 for lease differential costs for a specified duration and cancelled lease moving expenses, if a lease is cancelled because of loss or damage from a covered cause of loss. \$500 deductible.
<b>Lock Replacement Or Recalibration</b>	\$10,000 to repair, replace, or recalibrate locks if keys are stolen during a theft, burglary or robbery loss. No deductible.
<b>Loss Data Preparation Expenses</b>	\$5,000 for reasonable and necessary expenses you incur following a covered loss to property to prepare loss data; including cost of appraisals, taking inventories, and preparation of other documentation required to show the extent of loss. No deductible.

<b>Property Additional Coverages, Conditions, Or Coverage Extensions (continued)</b>	
<b>Maintenance Equipment</b>	\$10,000 for direct physical loss or damage resulting from a Covered Cause of Loss to your personal property or equipment that is used to maintain or service the building at the premises described in the declarations. \$500 deductible.
<b>Money and Securities</b>	\$2,500 for loss of money and securities from theft, disappearance or destruction. \$500 deductible.
<b>Newly Acquired Or Constructed Property</b>	\$2 Million for newly acquired or constructed Buildings and Your Business Personal Property at each building; subject to the deductible shown in the declarations for Building or Your Business Personal Property. 180 day limitation.
<b>Non-Owned Detached Trailers</b>	\$5,000. Coverage is excess over any other insurance covering the trailers.
<b>Ordinance Or Law</b>	<p>Coverage is provided as shown below, if resulting from the enforcement of any ordinance or law regulating the demolition, repair or reconstruction of a building:</p> <ul style="list-style-type: none"> <li>• Coverage A: \$350,000 for loss of value of the undamaged portion of a building.</li> <li>• Coverage B: \$350,000 for the costs to demolish and clear the undamaged portion of the building.</li> <li>• Coverage C: \$250,000 for increased cost of construction.</li> </ul> <p>Option to increase Coverage A: When 'Included' is shown for Ordinance Or Law – Undamaged Portion Of The Building in the Schedule, the Limit Of Insurance shown in the declarations for the Building will apply.</p>
<b>Outdoor Signs</b>	\$15,000 subject to a \$500 deductible. No Coverage Territory restrictions – can be located anywhere. Signs on or within 1,000 feet of premises are defined as part of the building. Higher amounts are available on an Inland Marine policy.
<b>Outdoor Structures And Property In The Open</b>	\$50,000 for outdoor structures and property in the open; personal property in the appurtenant buildings, light poles and light standards, park and playground equipment, gravestones and grave markers, monuments, statues, crosses, similar objects, other freestanding ornamental structures and other freestanding structures. \$500 deductible.
<b>Personal Effects And Property Of Others</b>	<p>At described premises:</p> <ul style="list-style-type: none"> <li>• \$25,000 for any one occurrence. No deductible.</li> </ul> <p>Away from described premises and used in the insured's ministry, for business purposes or during the insured's sponsored activities:</p> <ul style="list-style-type: none"> <li>• \$2,500 for any one occurrence. \$250 deductible.</li> </ul> <p>Coverage is provided on a Replacement Cost basis, as excess coverage over the property owner's insurance. Coverage is excluded while at any residence premises or while in the custody of a public carrier of persons or property.</p>
<b>Pollutant Clean-Up And Removal</b>	\$25,000 for each 12-month policy period.
<b>Preservation Of Property</b>	Pays for damage to property that has been moved to preserve it from damage by a Covered Cause of Loss, if the damage occurs within 60 days of when it was first moved.
<b>Property In Transit</b>	\$50,000 subject to a \$500 deductible. Coverage includes property while in transit more than 1,000 feet from the described premises. No Coverage Territory restrictions.
<b>Property Off Premises</b>	\$50,000 subject to a \$500 deductible. Coverage includes property while temporarily at a location you do not own, lease or operate; in storage at a location you lease, own or operate; or at any fair, trade show, or exhibition. No Coverage Territory restrictions.
<b>Radio And Television Antennas</b>	\$15,000 subject to a \$500 deductible. Includes radio and television antennas, satellite dishes and debris removal expense from any Covered Cause of Loss.

<b>Property Additional Coverages, Conditions, Or Coverage Extensions (continued)</b>	
<b>Refrigerated Products Loss</b>	\$25,000 for contents of refrigeration or freezer units at the described premises for consequential loss resulting from power or utility failure; damage to the generating or transmission equipment; or mechanical or electrical failure of the refrigeration system subject to a \$500 deductible.
<b>Replacement Cost Valuation</b>	Replacement Cost valuation is standard. Even if the Actual Cash Value option is selected, valuation will be at Replacement Cost (except for awnings and outdoor equipment) if the cost of building repair or replacement is less than \$5,000 and complies with insurance to value requirements.
<b>Reward For Information</b>	\$15,000 for information that leads to a conviction for arson, theft or vandalism, but not to exceed the amount paid for the direct loss or damage. No deductible.
<b>Sewer, Drain, Or Sump Backup</b>	Up to policy limit, subject to the deductible amount shown for covered property in the declarations.
<b>Trees, Shrubs, Plants And Lawns</b>	\$25,000 subject to \$2,500 maximum for each item, and a \$500 deductible. Causes of Loss are limited, but theft is included.
<b>Utility Services – Direct Damage</b>	\$10,000, for each occurrence, for interruption in utility services to the described premises caused by a Covered Cause of Loss. Does not include overhead transmission lines.
<b>Utility Services –Time Element</b>	\$10,000, for each occurrence, for the actual loss of business income sustained and the necessary extra expenses incurred due to a suspension of operations at the described premises caused by a Covered Cause of Loss. Does not include overhead transmission lines.
<b>Vacancy Clause</b>	Payment restrictions in the Vacancy clause do not apply to dwellings maintained for occupancy by a minister or staff member.
<b>Valuable Papers And Records</b>	\$50,000 toward the cost to replace or restore the lost information on valuable papers and records for which duplicates do not exist; subject to the deductible shown for Your Business Personal Property. Exclusion of coverage for electronic data applies to Valuable Papers. (See separate entry for Electronic Data, above.)
<b>Commonly Requested Optional Coverages Available – Property</b>	
<b>Business Personal Property Of Others</b>	Available on an Inland Marine policy, for business personal property of others that is owned by your staff which is usual and customary to the staff member's profession or occupation as it relates to your operations.
<b>Business Income – Actual Loss Sustained</b>	Provides Actual Loss Sustained Business Income Coverage for 12 months following a Covered Cause Of Loss.
<b>Computer And Funds Transfer Fraud</b>	Available on a Crime policy, for theft of money, securities, or other property resulting from the use of a computer to transfer covered property or funds from the insured's premises or bank.
<b>Computer Systems Coverage</b>	Computer Equipment, Data and Media coverage on an Inland Marine policy, for additional protection beyond that provided by the Property policy. (Computer Equipment may be included in the Property policy, with \$5,000 each policy year for Electronic Data, covered for specified perils.)
<b>Employee Dishonesty</b>	Available on a Crime policy, for loss of money, securities or other property resulting from employee theft.
<b>Fine Arts</b>	Available on an Inland Marine policy, for additional coverage of fine arts beyond that provided by the Property policy.

### Commonly Requested Optional Coverages Available – Property (continued)

<b>Green Upgrade</b>	Pays additional costs to upgrade to more energy efficient and environmentally friendly building components and appliances, when covered property damage occurs. Provides for an additional 25% of the value of the damaged property being upgraded, not to exceed \$100,000 for the specifically scheduled locations.
<b>Key Person Replacement Expenses</b>	Reimburses the insured for recruitment expenses to replace a senior pastor or executive pastor, in case of their death that occurs because of a work-related accident.
<b>Limited Flood Coverage</b>	Provides up to \$10,000 of building and personal property coverage when loss or damage is a direct result of flood.
<b>Money &amp; Securities – Theft, Disappearance</b>	Available on a Crime policy, for loss of money and securities resulting from theft, disappearance or destruction.
<b>Musical Instruments</b>	Available on an Inland Marine policy, for the insured’s musical instruments that may be used on or off premises, and for similar property of others that is in the insured’s custody.

*Optional coverages in addition to those identified above may also be available.  
Contact your underwriter to request coverages not shown above.*

### General Liability Coverage

<b>FAITHGUARD</b>	<b>GENERAL LIABILITY – AUTOMATIC COVERAGES</b>
<b>Coverage Trigger</b>	Occurrence and Claims-made coverage triggers are available for General Liability coverage. The Claims-made option includes incident-sensitive policy language.
<b>Incidental Medical Malpractice – First Aid</b>	Coverage is provided under Coverage A – Bodily Injury and Property Damage Liability, for the administration of, or failure to administer, first aid, including the use of automated external defibrillators. Coverage is also provided up to the Medical Payments limit, for first aid administered at the time of an accident.
<b>Expected Or Intended Injury</b>	Provides for bodily injury and property damage resulting from the use of reasonable force to protect people or property.
<b>Non-Owned Watercraft Liability</b>	Covers bodily injury and property damage for non-owned watercraft of <u>any length</u> if not being used to carry persons or property for a charge
<b>Detached Owned Trailers</b>	Provides coverage for detached trailers with a load capacity of 2,000 lbs. designed for road travel that are owned by the insured as long as there is no other coverage for such trailer.
<b>Incidental Publishing, Broadcasting Or Telecasting</b>	Provides coverage for publishing, broadcasting or telecasting that is incidental to the insured’s business.
<b>Athletic Activities</b>	Included under the Medical Payments Coverage, as excess coverage, whether the athletic activities are conducted on a formal or informal basis.
<b>Loss Of Life</b>	\$10,000 included under the Medical Payments Coverage.
<b>Cost Of Bail Bonds</b>	Up to \$1,000 for cost of bail bonds, as a Supplemental Payment.
<b>Expenses Incurred By The Insured</b>	Up to \$500 per day for time off work while assisting in the defense of a claim, as a Supplemental Payment.
<b>Loss Of Property Of Others</b>	Up to \$1,000 for loss caused by persons participating in your organized activities, as a Supplemental Payment.

FAITHGUARD	GENERAL LIABILITY – AUTOMATIC COVERAGES (continued)
<b>Product Recall Expenses</b>	\$25,000 provided as an Additional Supplementary Payment, for expenses related to the recall of the insured's product.
<b>Insured Persons or Organizations</b>	<p>Status as an insured is automatically extended to the following:</p> <ul style="list-style-type: none"> <li>• Ministers employed by, or duly assigned to, the religious organization</li> <li>• Employees and volunteer workers</li> <li>• The religious organization's trustees or officials</li> <li>• Members of the religious organization's board, council, deaconry or vestry</li> <li>• Religious organization's members for activities they perform on insured's behalf</li> <li>• Religious education coordinator and any religious education teachers</li> <li>• Student teachers, teaching as part of their educational requirements</li> <li>• School nurses (other than a nurse practitioner) and student nurses</li> <li>• Hierarchical governing bodies of the established religious denomination with which the insured is affiliated</li> <li>• Any religious organization authorized and controlled by the insured</li> </ul> <p>Status as an additional insured is automatically extended to the following, if agreed upon by written contract prior to the loss occurrence:</p> <ul style="list-style-type: none"> <li>• Owners of leased land</li> <li>• State or political subdivisions</li> <li>• Mortgagees, assignees or receivers</li> <li>• Co-owner of the insured's premises</li> </ul>
<b>Newly Formed Or Acquired Organizations</b>	Included as insureds, coverage to a newly acquired or formed organization up to 365 days or until policy expiration.
<b>Counseling Liability</b>	<p>Automatically included within the definition and limit applicable to Personal and Advertising Injury:</p> <ul style="list-style-type: none"> <li>• For spiritual counseling performed by the insured's minister, or by an unlicensed employee or volunteer, when acting under the minister's direction.</li> <li>• For spiritual counseling performed by a person in training to become a counselor, if under the direction of the insured's minister or school principal.</li> <li>• Performed by the insured's school counselor, to provide students counseling or certain academic guidance.</li> </ul> <p>Available by endorsement, when counseling is provided for a fee, or for counseling provided by employees or volunteers who are licensed mental health care practitioners.</p>
<b>Damage To Premises Rented To You</b>	Included up to the specified Limit of Insurance (usually equal to the Each Occurrence limit). Includes damage caused by fire, explosion, smoke and sprinkler leakage.
<b>Injury On Property You Own That The Injured Person Normally Occupies</b>	Included under the Medical Payments Coverage, when the person is engaged in an authorized church sponsored activity authorized by you.
<b>Injury To Children At Day Nurseries</b>	Included under the Medical Payments Coverage, for care of children while the parents are attending church activities including parent day out or equivalent programs which are conducted for one day or less per week.
<b>Injury To Sunday School Students</b>	Included under the Medical Payments Coverage, for students attending the insured's Sunday school operations or similar religious education classes.
<b>Legal Expense Reimbursement</b>	\$15,000 for each occurrence, subject to a \$45,000 annual aggregate, for reimbursement of the insured's legal expenses for the defense of civil suits that are not otherwise covered by insurance. \$1,000 deductible. Covers any insured who is listed under Who Is An Insured under the General Liability Coverage Form, including those insureds who have been added by endorsement.

FAITHGUARD	GENERAL LIABILITY – AUTOMATIC COVERAGES (continued)
<b>Violent Incident Response Coverage</b>	<p>\$300,000 Aggregate Limit, subject to the following:</p> <ul style="list-style-type: none"> <li>• \$200,000 Individual Expenses Aggregate Limit <ul style="list-style-type: none"> <li>○ \$50,000 Medical Expenses – Each Person</li> <li>○ \$2,500 Individual Counseling Expenses – Each Person</li> </ul> </li> <li>• \$100,000 Organizational Expenses Aggregate Limit, including: <ul style="list-style-type: none"> <li>○ Group counseling expenses</li> <li>○ Additional security guard services</li> <li>○ Public relations services and related media and communication costs</li> </ul> </li> </ul> <p>Covers expenses that arise as a direct result of a violent incident which results in death, life threatening injury, or being held hostage. The expenses that will be included are additional medical payments coverage, individual and group counseling, additional security services, and the use of a public relations consultant.</p>
<b>Commonly Requested Optional Coverages Available By Endorsement – Liability</b>	
<b>Cemetery Liability</b>	Covers bodily injury, including mental anguish, and property damage with regard to property intended for the care, burial or other disposition of a deceased human body or its cremated remains, as a result of a “cemetery incident” arising out of the insured’s contractual performance or nonperformance of their cemetery operations. Provides for an “occurrence” that takes place during the policy period, so this coverage is only available on the Occurrence based Commercial General Liability Coverage Form.
<b>Corporal Punishment</b>	Covers bodily injury resulting from corporal punishment to an insured student when administered by or at the direction of an insured.
<b>Counseling Liability – Licensed Or Fee-based</b>	Provides for coverage when counseling is provided for a fee, or for counseling provided by employees or volunteers who are licensed mental health care practitioners.
<b>Employee Benefits Liability</b>	Provides coverage for the administration of an employee benefits program. Occurrence and Claims-made coverage triggers available. Defense costs are provided in addition to the limits of liability.
<b>Directors And Officers Liability</b>	Protects the acts or decisions of the organization’s directors and officers. Occurrence and Claims-made coverage triggers available. Defense costs are in addition to the limits of liability.
<b>Educators Liability</b>	Coverage for directors, officers and educators in providing educational services, with a claims-made coverage trigger. Defense costs are provided in addition to the limits of liability.
<b>Employment Practices Liability</b>	Coverage for employment-related practices that affect a person’s employment status with the insured. Coverage features include a claims-made coverage trigger, and defense costs within the limits of liability.
<b>Lost Wages Coverage</b>	Reimburses an injured person for their lost wages while away from work because of an accident, regardless of fault.
<b>Faith Community Nurse Liability</b>	Provides coverage for a professional act or omission in the furnishing of services by a faith community nurse.
<b>Religious Expression Coverage</b>	<p>Liability coverage for mental or emotional injury sustained by a person arising from a discriminatory act, up to \$1,000,000.</p> <p>Provides \$300,000 aggregate and \$150,000 each incident reimbursement coverage for covered legal expenses.</p>

<b>Commonly Requested Optional Coverages Available By Endorsement – Liability (continued)</b>	
<b>Sexual Misconduct Liability</b>	<p>Coverage for acts of sexual misconduct or molestation, and includes \$10,000 limit for Medical Payments and Counseling Expenses. Occurrence and claims-made coverage triggers available. Defense costs are in addition to the limits of liability.</p> <p>Optional Sexual Misconduct endorsements include:</p> <ul style="list-style-type: none"> <li>• <b>Alleged Perpetrator Civil Defense Coverage:</b> Reimbursement for sums the insured has voluntarily paid to an alleged perpetrator who is an employee, volunteer, temporary worker, or leased employee for a suit alleging sexual misconduct, sexual molestation or abuse.</li> <li>• <b>Indemnitee of the Insured:</b> Coverage to indemnitee named as a party in an insured Sexual Misconduct Liability suit for which the insured has assumed the liability of the indemnitee in a contract or agreement.</li> </ul>
<b>Special Events – Scheduled And Blanket</b>	Provides coverage for special events on either a scheduled or a blanket basis.
<p><i>Optional coverages in addition to those identified above may also be available. Contact your underwriter to request coverages not shown above.</i></p>	

<b>Other Policies or Coverages Available</b>	
<b>FaithGuard Liability Umbrella Policy</b>	Coverage that provides an extra layer of protection over the underlying FaithGuard General Liability, Business Auto, and Employers Liability policies or coverages. Includes follow-form coverage to include any person or organization as an insured if covered under the underlying insurance.
<b>Business Auto Policy</b>	Coverage for an insured organization's owned vehicles, as well as Hired And Non-Owned Auto Liability And Hired Auto Physical Damage coverage for vehicles that are hired, rented or borrowed from others (excluding employees), or for vehicles owned by employees and used for business purposes..
<b>Cyber Liability Policy</b>	Coverage for liability arising out of computer use and the Internet, as well as electronic and non-electronic privacy breach. Coverages include Network Security And Privacy Liability, Electronic Media Liability and Funds Transfer Fraud Liability. Privacy Breach Expenses can also be included.
<b>Workers Compensation And Employers Liability</b>	Coverage for work-related accidental injury or disease, available in most states.