

The following is a high level overview of the Upper NY UMC Group Insurance Program. For more information contact the customer service number below. They can also help you contact your Church Mutual Regional Representative for in-person service. [These coverages apply to individual churches.](#)

**PROPERTY** – Original coverage with new options available 1/1/2015 listed in bold below – Modified Replacement Cost option requires Conference approval.

- Special Form with theft
- \$1000 deductible
- 90% blanket building and contents
- Replacement Cost
- Agreed value endorsement removes the coinsurance provision
- \$5,000 limited flood
- Back up of sewer and drains provided up to building limit
- Basic Extensions (full list below) – with increase to: Institutional Income/Extra Expense to \$300,000, Fire Department Service Charge to \$50,000, Lock Replacement to \$3000, Valuable Papers to \$50,000 and more..
- Discuss our Basic Extensions and available coverage with your Church Mutual servicing representative.

**PROPERTY OPTION 1** – Same as above except change 90% blanket building and contents to 90% or 80% specified limits of coverage

**PROPERTY OPTION 2** – Same as above except change 90% blanket building and contents to Modified Replacement Cost

#### **LIABILITY-**

- General Liability, Professional Counseling, \$2million per occurrence/\$5 million aggregate\*
- Medical Payments- \$15,000
- Sexual Misconduct and Molestation - \$1 million per occurrence/\$2million aggregate\*
- Catastrophic violence Response - \$50,000 per person and 300,000 per incident and for the term of the policy
- Hired and non-owned auto Liability \$2,000,000 per occurrence/\$5,000,000 aggregate\* – includes up to \$100,000 physical damage for short-term rentals.

#### **UMBRELLA-**

- Policy available on an individual church basis should they chose the additional coverage.

#### **CRIME-**

- Money and Securities - \$30,000 on and off premises
- Blanket Bond - \$50,000

#### **INLAND MARINE-**

- \$25,000 fine arts (can be removed at the request of individual church)

**PROFESSIONAL LIAB-** All retro dates are 7/1/10

- EBL - \$1 million per occurrence/\$3,000,000 aggregate, \$1,000 retention (Can be removed if church has no employees.)\*
- DOT – Master Policy \$1 million per occurrence/\$1,000,000 aggregate, \$5,000 retention \*
- EPL – Master policy \$1 million per occurrence/\$1,000,000 aggregate,\$5,000 retention \*

#### **UMBRELLA-**

- Individual umbrella policy may be purchased at churches decision, contact your Church Mutual Regional Representative for pricing. Limits in increments of \$1 million are available.

**AUTO-** Individual policies as needed

## LIST OF EXTENSIONS OF COVERAGES FOR ALL LOCATIONS

- \$1,000,000 for newly constructed buildings, up to 180 days.
- \$1,000,000 for newly acquired buildings and their contents, up to 180 days.
- \$5,000 for personal property of others.
- \$10,000 for business personal property of clergy.
- \$50,000 for valuable papers and records.
- \$25,000 for property temporarily off-premises, up to 180 days.
- \$5,000 for outdoor trees, plants, shrubs, and lawns when damaged by fire, lightning, explosion, riot, civil commotion, aircraft, theft, vandalism, and vehicles, up to \$500 per item.
- \$5,000 for on-premises outdoor structures, including maintenance buildings and their contents, statuary, fences, pavilions, light poles, television antennas, and satellite dishes.
- 10% of value of dwellings for related structures, 5% for church-owned property in the dwelling, 10% for loss of dwelling rental value, and 10% for additional living expenses of occupants.
- 25% of the loss plus \$10,000, if necessary, for debris removal.
- Your policy limit for covered property moved off-premises, for up to 30 days, to protect it from a covered cause of loss.
- \$50,000 for fire department service charges.
- \$300,000 for institutional business income and extra expenses to continue operations after an insured loss.
- \$3,000 for lock repair or replacement if keys are stolen in an insured theft loss.
- \$1,000 for refrigerated food spoilage if caused by an off-premises power failure.
- \$10,000 for pollution cleanup due to a covered cause of loss.
- \$5,000 for personal tools and equipment of others used in construction, renovation, or repair of your premises.
- We will pay the actual cost to recharge fire extinguishers after use in a fire or for recharge of a fire suppression system due to discharge or leakage caused by a covered cause of loss.
- \$100,000 for increased costs due to enforcement of building ordinances. This includes:
  - the costs of demolishing the undamaged portion of a building,
  - the value of the undamaged portion that must be demolished, and
  - the increased cost to repair or rebuild.

Note: Higher building ordinance limits are available and may be purchased for individual churches and on structures as needed.

### **\*Boiler Inspection Procedures**

**HSB (Hartford Steam Boiler) Inspection Hotline: 1-800-333-4677**  
**nscinsp\_hotline@hsb.com**  
**Monday – Friday 8AM – 7PM EST**