



CHURCH PROGRAM APPLICATION

1. Name of Broker: _____
2. Phone Number: _____ Fax Number: _____
3. Name of Insured: _____
 Contact Person: _____ Title: _____ Phone Number: _____
4. Mailing Address: _____
5. Denomination or Affiliation: _____
 Registered Charities Number: _____
6. Location of Risk: _____
7. Occupancy – list all church related activities including youth and adult activities, missions and mission trips inside and outside Canada, camps, community service, church plants etc:

8. Other Occupancy(ies): _____
9. Website: _____
10. Loss Payee / Mortgagee _____
11. Policy Term: From: _____ To: _____
12. Expiry date of prior coverage if different from effective date listed above: _____

1) **Blanket Property - See attached summary of coverage for details on terms, conditions and extensions.**
 DEDUCTIBLE: \$ _____ Please indicate how property limits were arrived at: _____

Note: Stated Amount Coinsurance is included when this application is accompanied by a recent appraisal or acceptable substantiation of values and a statement of values is completed and filed with the insurer according to the policy wordings.

ALL PROPERTY:

	Limit:
Church Building:	\$ _____
Church Contents:	\$ _____
Pipe Organ:	\$ _____
Other:	\$ _____
Manse/Parsonage:	\$ _____

- Occupied By Pastor / church member
- Rented
- Vacant

Extensions – **See attached summary** \$1,000,000 aggregate limit on extensions subject to per occurrence limits where stipulated

Optional Coverage available for:

	Limit:
Rented Dwellings – not on same site	\$ _____
Other:	\$ _____
_____	\$ _____
_____	\$ _____

2) **Crime Comprehensive Dishonesty, Disappearance and Destruction**

Insuring Agreement:	Included Limit:	or Increased Limit Required:
I – Employee Dishonesty Form A	\$ 50,000	_____
II – Loss Inside	\$ 25,000	_____
III – Loss Outside	\$ 25,000	_____
IV – Counterfeit Paper	\$ 25,000	_____
V – Depositors Forgery	\$ 25,000	_____
Increased Coverage for Special Days:	\$ _____	_____

3) Liability

Commercial General Liability

General Aggregate Limit \$ 5,000,000
 Occurrence Limit \$ 2,000,000 or \$ _____
 Advertising and Personal Injury Limit \$ 2,000,000 or \$ _____
 Medical Payments \$ 25,000 or \$ _____
 Tenants Legal Liability Broad Form \$ 1,000,000 or \$ _____
 Products and Completed Operations Aggregate \$ 2,000,000 or \$ _____
 Employers Liability and Voluntary Compensation Included
 Broad Definition of Insured – Employees and Volunteers as Additional Insureds – Included
 Forest Fire Fighting Expenses \$ 250,000 or \$ _____
 Limited Pollution Liability Extension (180 hours) \$ 25,000
 Automatic Acquisition Clause Included
 Cross Liability Clause Included
 Religious Counseling \$ 1,000,000 or \$ _____

NUMBER OF RELIGIOUS COUNSELORS:

Abuse Coverage Endorsement – OCCURRENCE \$ 100,000 or \$ _____

A FULLY COMPLETED ABUSE APPLICATION MUST ACCOMPANY REQUESTS FOR HIGHER LIMITS UNDER THIS ENDORSEMENT

Non – Owned Automobile \$ 2,000,000 or \$ _____
 SEF 99 – Excluding Long Term Leased Vehicles
 SEF 96 – Contractual Liability Endorsement
 SEF 94 – Hired Automobiles \$ 50,000 or \$ _____

DIRECTORS AND OFFICERS LIABILITY (claims made) available – please complete separate application and include the most recent financial statement.

4) Glass - Blanket

Coverage included: Blanket all structural glass including \$25,000 on Stained Glass subject to \$500 Deductible.
 If a higher limit is required for Stained Glass, please indicate the amount \$ _____

5) Optional Equipment Breakdown Coverage: Yes No

Standard Comprehensive Form Subject to a same deductible as property section.
 Exposures: Air Conditioners, Office/Business Equipment, Audio System, Electrical Distribution System, Heated Baptistery, Heating Boilers, Kitchen Equipment, Organs, Storage Water Heaters, Compressors

Underwriting Information:

1) Building Construction:

Height: _____ Story(ies) Basement: Full Partial _____ % None
 Walls: _____ Roof: _____
 Floor: _____

2) Properly Grounded Lightning Rods: Yes No

3) Ground Floor Area: _____ Total area all floors excluding basement: _____ Basement Area _____
 4) Heating: natural gas oil electric forced air hot water steam radiant
 other: _____

Number of Units _____
 Fire resistive cut-off room: Yes No
 Adequate Clearances from Combustibles Yes No

5) Age of Building _____ Years (Does not qualify for the church program if more than 50 years old unless totally updated and accompanied by exterior and interior photos)

Upgrades – must be indicated if the building is over 30 years old:

Roof: Yes No If Yes, date of upgrade & details: _____
 Plumbing: Yes No If Yes, date of upgrade & details: _____
 Heating: Yes No If Yes, date of upgrade & details: _____
 Electrical: Yes No If Yes, date of upgrade & details: _____

6) Sprinklered Yes No % _____

7) Crime Protection:

i) Local Alarm Yes No
 ii) Monitored Burglar Alarm: Yes No If Yes, provide details: _____
 iii) Full Perimeter: Yes No
 iv) Dedicated Line: Yes No
 v) Cellular Backup: Yes No
 vi) Monitored Fire Alarm: Yes No If Yes, provide details: _____
 vii) Building Locked: Yes No Describe lock: _____
 viii) Are all exterior doors secured when access to the building can not be monitored: Yes No
 Door Bell: Yes No
 ix) Is there a safe on premises: Yes No Describe: _____

9) How long has this church been in operation? new venture Or _____ years

10) Area (check all that apply) industrial residential commercial agricultural urban rural suburban

11) Fire protection: within 5 road miles (8 km) of fire hall within 1,000 ft. (300 m) of fire hydrant unprotected

- 12) i) Kitchen(s): Yes No
 ii) Stoves: Yes No
 iii) Walk-in i) cooler or ii) refrigerator Yes No
 iv) Deep Fat Fryer Yes No
 If Yes, describe the hood and exhaust system: _____

Type of Automatic Extinguishing System: _____

Date Last Serviced: _____ How often is the extinguishing system serviced: annually semi-annually other

How often are the hood and ducts cleaned: annually semi-annually other: _____

- 13) Are wax or oil candles or incense braziers used: Yes No Extinguished and checked after use: Yes No
 Are these ever left burning when no one is in attendance? Yes No

- 14) Is there a Church Hall? Yes No Church Gymnasium? Yes No
 Are the hall or gymnasium ever rented? Yes No If yes, details: _____
 Is liquor allowed at any functions? Yes No Are bartenders provided by the church? Yes No
 Do church members cater any events? Yes No If yes, details: _____

If applicable, please provide the gross revenue figures for the above operations split between: Rentals: _____ Liquor: _____ Food: _____

- 15) Playground Equipment: Yes No
 Details of equipment (include age, condition and ground cover): _____

- 16) Cemetery: Yes No

Size, Location, Supervision: _____

- 17) YOUTH and CHILDREN'S MINISTRY:
 Are background checks and/or criminal checks done on all staff and volunteers? Yes No
 Any claims or incidents of Abuse? Yes No If yes, attach full details to this application.
 What is the child to supervisor ratios: _____
 List all youth activities, sporting activities, outreach, missions, etc. _____

A COPY OF THE WAIVER AND CONSENT FORM USED BY THE SUBMITTING CHURCH MUST ACCOMPANY THIS APPLICATION

- 18) Church membership: _____ (number) Seating Capacity: _____ (number)
 Congregation: stable decreasing increasing
 Annual Gross Revenue: _____
 _____ Plate
 _____ Grants
 _____ Fundraising Events
 _____ Rental Income
 _____ Other: _____

- 19) Additional Operations:
 Day Care Nursery School Preschool Private School Day Camp VBS Camp
 A Day Care application and Church Camp application are available upon request and must be fully completed if these operations are run by the church. If any of the above are operated by others on the insured's premises, evidence of liability insurance must be provided.

Please advise if the church has any of the following operations:

- | | | |
|---|--|---|
| <input type="checkbox"/> Gymnasium / Hall rentals | <input type="checkbox"/> Food Bank | <input type="checkbox"/> Mission Trips – outside Canada |
| <input type="checkbox"/> Climbing Wall | <input type="checkbox"/> Skate Boarding Area | <input type="checkbox"/> Baptisms in lakes / rivers |
| <input type="checkbox"/> Parish Nurse | <input type="checkbox"/> Car Rallies | <input type="checkbox"/> Overnight / weekend events |
| <input type="checkbox"/> Soup Kitchen | <input type="checkbox"/> Plays/Theatre productions | <input type="checkbox"/> Ski/snow boarding, canoe, hiking trips |
| <input type="checkbox"/> Inn from the Cold | <input type="checkbox"/> Retreats | <input type="checkbox"/> Social Services (meals on wheels etc.) |
| <input type="checkbox"/> Thrift Store | <input type="checkbox"/> Mission Trips – Canada | |
| <input type="checkbox"/> Other | | |

If you have checked any of the above, please provide details:

PREVIOUS INSURANCE AND LOSS HISTORY

Previous Insurer(s): _____
 Policy Number(s): _____
 Expiring Premium (if known): _____
 Does GIG have any other related business for this applicant? Yes No
 If yes, provide name and policy number: _____
 Has any Insurer cancelled or declined to renew a policy of insurance for this applicant? Yes No
 If yes, explain: _____

- No claims or incidents in the last 5 years of operation.
 No claims or incidents – New Venture
 Unknown – no prior insurance
 Claims / incident history (5 years):

Date of Claim	Description	Amount Paid	Expenses	Deductible
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_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Any uninsured losses in the past 5 years? Yes No
 If yes, explain: _____

17. BROKER RECOMMENDATION

New Business to your broker office Currently insured through your broker office
 If currently insured through your office, why is the account being re-marketed? _____

Is applicant known to selling broker? Yes No
 If yes, for how long? _____
 Has marketing broker seen this risk? Yes No
 If yes, what is the condition of this risk? excellent good average fair poor
Attach photo of risk
 Any visible damage to risk? Yes No
 If yes, explain: _____
 Financial Situation of applicant unknown excellent good average fair poor
 Marketing brokers overall opinion of risk: excellent good average fair poor

Completed by: _____ Agency / Brokerage: _____ Date: _____

18. CONSENT in accordance with the Act Respecting the Protection of Personal Information

If it should be necessary for the purpose of my file, I, undersigned, the applicant specifically consent that my broker and my insurers, for the time required to fulfill their functions:

- (A) Gather all the pertinent necessary information from the holders of my prior insurance files, intermediaries in the insurance industry, insurance companies, financial institutions, credit agencies, government records establishing driving experience, prevention, detection, or repression of crime agencies and institutions that gather and compile data on insurance risks and losses.
- for the purpose of establishing the premium and the assessment of risk; and, (if you would like to consent now)
 - for the purpose of verification, assessment and the settlement of losses;

Furthermore, I authorize my broker to sign on my behalf any request or form that may be necessary in order to gather information concerning me.

(B) Disclose, in the case of my broker, the information obtained to insurers with whom he is doing business; when it is my insurers, to institutions that gather and compile data on insurance risks and losses and prevention, detection or repression crime agencies. Solely the employees, mandatories or representatives of my broker, insurers or of institutions referred to in this paragraph will have access to this information when required within the execution of their functions.

Furthermore, I consent that holders of information concerning me and covered by the present consent be released from their confidentiality undertaking and that they convey the required information to my broker, my insurers, their employees, trainees or representatives.

I acknowledge having been informed of my right to access to information obtained by virtue of the present consent and to have it corrected, if need be.

Furthermore, I acknowledge having been informed that I may address all questions regarding the present consent to my broker and/or my insurers, their employees, trainees or representatives.

**This insurance application is considered to include all provisions for all forms to be issued in accordance with this contract.
 The total estimated policy premium is subject to adjustment.**

SIGNATURE OF APPLICANT	DATE	SIGNATURE OF CO APPLICANT	DATE

SUMMARY



GRAIN INSURANCE AND GUARANTEE COMPANY

has been specializing in CHURCH INSURANCE for over 30 years. We are continually updating our wording to keep this program current with the broadened coverage available in the insurance industry and in response to the changing operations and needs of religious organizations. Whether you are large or small, have outreach programs, active mission ministries, youth activities, church or summer camps, daycares or VBS (Vacation Bible School), we can help you with your insurance needs. Our company's experience with church exposures and our involvement with church related claims over the past 30 years gives us the basis to understand your operations and concerns.

Grain Insurance and Guarantee provides superior claims service by knowledgeable and experienced people.

The following coverages are automatically included in our church package effective January 1, 2008 but we are flexible enough to allow for individualized limits and coverages if the exposure exists and higher limits are required. This overview is for informational purposes only. The overview provides the reader with a brief summary of coverages. In all cases, please refer to the formal policy wording to determine the actual coverage.

BLANKET CHURCH PROPERTY COVERAGE:

One limit on a Broad Form basis with a \$500 property deductible. This broad wording includes extensions of coverage for:

- Personal property including books of Officers, Pastors and Employees up to a maximum of \$50,000
- Building Damage by theft for \$5,000. This extension is for damage to buildings you occupy but do not own but that you may be legally liable for. Note: Building damage by theft is covered under the broad coverage for buildings you own.
- Growing Plants, Trees, Shrubs and Flowers for Named Perils (excluding wind and hail) and theft for \$500 per plant and up to a maximum of \$10,000 per occurrence.
- Platinum and other Precious Metals and Alloys are covered for \$500 per any one item up to a maximum of \$5,000 per occurrence.
- Roadways, walkways, parking lot paved surfaces or other exterior paved surface up to a maximum of \$10,000 for any one occurrence.
- Headstones, Grave Markers and Mausoleums are covered for \$250 per any one item up to a maximum of \$5,000 per occurrence.

Replacement Cost Basis of Valuation – same site requirement deleted

Stated Amount Coinsurance with a signed and attested Statement of Values

(A recent appraisal is required to ensure values are accurate for today's building costs)

*Flood cover included subject to \$25,000 deductible

*Earthquake Cover included subject to 3% or a minimum of \$100,000 deductible

*Sewer Back-Up included subject to \$2,500 deductible

**Deductibles are applied by territory. If you live in an area that is in a high hazard flood or earthquake zone, your deductible may be higher*

PROPERTY EXTENSIONS:

Our church package also includes additional extensions which cover property and perils not insured under the Broad Property coverage.

The following extensions are subject to an aggregate* limit of \$1,000,000 per policy subject to maximum limits per any one occurrence for individual coverages if specified:

- Accounts Receivable
- Arson Award \$ 10,000 per occurrence
- Automatic Fire Suppression Recharge
- Business Interruption Actual Loss Sustained
- Consequential Loss Coverage including off premises
- Contingent Liability from the Enforcement of By-Laws \$100,000 per occurrence
- Debris Removal \$100,000 per occurrence
- Electronic Data Equipment
- Electronic Data Media
- Exhibitions
- Exterior Signs
- Extra Expense
- Fine Arts \$ 50,000 per occurrence
- Fire Department Service Charges
- Glass – Blanket including \$25,000 Stained Glass
- Inflation Protection
- Land and Water Pollution Clean Up \$50,000 per occurrence
- Liberalization Clause
- Master Key
- Newly Acquired Locations – Buildings \$1,000,000 per occurrence (not included in aggregate*)
- Newly Acquired Locations – Contents \$500,000 per occurrence (not included in aggregate*)
- Off Premises Power Interruption
- Other Transit \$100,000 per occurrence
- Professional Fees \$100,000 per occurrence
- Replacement Cost (not required to be on same site)
- Stated Amount Coinsurance Clause
- Temporary Locations \$100,000 per occurrence
- Valuable Papers

CHURCH CRIME COVERAGE:

COMPREHENSIVE DISHONESTY, DISAPPEARANCE AND DESTRUCTION:

- | | |
|---|-----------|
| • Employee Dishonesty (Commercial Blanket Bond) | \$ 50,000 |
| • Broad Form Money & Securities | \$ 25,000 |
| • Money Orders and Counterfeit Paper | \$ 25,000 |
| • Depositors Forgery | \$ 25,000 |

Higher limits are available, including options to increase limits for specified days

SUMMARY

CHURCH LIABILITY COVERAGE:

Our **CHURCH LIABILITY COVERAGE** is based on the newest version of the Insurance Bureau of Canada's Commercial General Liability wordings. For questions regarding the standard coverages and exclusions within this broad wording, please talk to your broker. In particular, this coverage not only provides you with coverage for compensatory damages but also includes Defence Costs for covered losses in addition to the policy limits. It also includes a Cross Liability Clause, a Broad Definition of Insured, and provides automatic coverage on newly acquired organizations for the first 90 days after the acquisition. The coverage territory includes Canada and the United States as well as worldwide coverage if the injury or damage arises out of: 1) goods and products: 2) short term church related business trips made by the Insured; 3) from personal or advertising injury offenses that take place through electronic means such as the internet.

Our program automatically includes, subject to a General Aggregate limit of \$5,000,000:

• Per Occurrence limit	\$2,000,000*
• Personal & Advertising Injury limit	\$2,000,000*
• Medical Payments	\$ 25,000*
• Tenant's Legal Liability – Broad Form	\$1,000,000*
• Products and Completed Operations Aggregate	\$2,000,000*
• Abuse Coverage – Occurrence	\$ 100,000**
• Religious Counseling	\$1,000,000*
• Forest Fire Fighting Expenses	\$ 250,000
• Limited Pollution Liability Extension	\$ 25,000
• Employers Liability	Included
• Voluntary Compensation	Included
• Employees and Volunteers as Additional Insureds	Included
• Non Owned Automobile Limit	\$2,000,000*
• SEF 94 – Legal Liability for Hired Automobiles	\$ 50,000
• SEF 96 – Contractual Liability Endorsement	
• SEF 99 – Excluding Long Term Leased Vehicles	
• Director's and Officers Liability – Claims Made – available subject to receipt of a D&O application and recent financial statement	

Optional Coverage:

- The above *Liability limits are automatically included in our package with higher liability limits available.
- **Higher **Abuse limits are available** with the completion of an Abuse Application and Abuse policies and procedures in place.
- Other coverage or extensions are available as may be required to meet your operational requirements
- In addition to the church property and operations, coverage is also available for church owned and operated rental properties, group homes, treatment centers etc. A separate application may be required.

We also offer **Optional Comprehensive Coverage for EQUIPMENT BREAKDOWN COVERAGE** including electronic equipment and loss due to spoilage.

Equipment you may have at risk: Air Conditioning Systems, Heated Baptistery, Office and Business Equipment, Heating Boilers, Audio Systems, Kitchen Equipment, Electrical Distribution System, Organs, Storage Water Heaters