



Grain Insurance and Guarantee Company

www.graininsurance.com

CHURCH PROGRAM - RENEWAL APPLICATION

1. Name of Insured: _____ Policy #: _____
 2. Phone Number: _____ Fax Number: _____
 Contact Person: _____ Title: _____ Phone Number: _____
 3. Name of Broker: _____
 4. Denomination or Affiliation: _____
 Registered Charities Number: _____
 5. Website: _____

- 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 Baptistry, Heating Boilers, Kitchen Equipment, Organs, Storage Water Heaters, Compressors

Updated Underwriting Information:

1) Any changes in operations, mortgage holders, additional insureds, any renovations or building construction in the past year: Yes No
If Yes, Details: _____

2) Does the insured have a safe on premises? Yes No Description: _____

3) 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: _____

4) Playground Equipment: Yes No

Details of equipment (include age, condition and ground cover): _____

5) 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

6) Church membership: _____ (number) Seating Capacity: _____ (number)

Congregation: stable decreasing increasing

Annual Gross Revenue: _____ Plate

_____ Grants

_____ Fundraising Events

_____ Rental Income

_____ Other: _____

7) Any Additional Operations:

Day Care Nursery School Preschool Private School Day Camp VBS Camp Facility rented to others - various

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:

Gymnasium / Hall rentals Food Bank Mission Trips – outside Canada

Climbing Wall Skate Boarding Area Baptisms in lakes / rivers

Parish Nurse Car Rallies Overnight / weekend events

Soup Kitchen Plays/Theatre productions Ski/snow boarding, canoe, hiking trips

Inn from the Cold Retreats Social Services (meals on wheels etc.)

Thrift Store Mission Trips – Canada

Other

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



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

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

