

**Oregon – Idaho Conference of the United Methodist Church
Individual Church Insurance Requirements**

These are minimum risk and insurance requirements for the protection of persons and property. You may elect to purchase higher limits based on your individual congregation needs and assessment. Please present these terms to your insurance company or alternatives (see preferred provider list) for quotation. Please have them identify the items they cannot provide coverage.

Insurance Coverage Requirement	Minimum terms and limits
PROPERTY	
Church building, contents, fine arts, musical items, etal	Blanket limits for all property insured. No co-insurance clause Replacement cost valuation Inflation guard 2% and optional for more *Option to insure building and contents separately as a means for premium savings if church has documented property valuation for insurance purposes. Deductible, any amount church is comfortable with, typically \$1,000.
Coverage form type, covered perils	Risks of physical loss or damage including theft and backup of water/sewer.
Business income/rental expense coverage, if applicable	Time period – six months, if not available 50,000
Extra Expense	\$25,000
Business Income and Extra Expense – waiting period	Included in property damage deductible
Boiler & Machinery including Equipment Breakdown	Included
Water damage including flood <i>Note 30% of flood claims come from moderate to low hazard areas</i>	Water damage sub-limit \$25,000 per church Flood insurance required if in a high hazard flood area, otherwise optional
Earthquake	Optional
Ordinance or Law coverage, increased cost to comply with laws	25% of building value <i>Suggest to evaluate code laws and increase as needed</i>
Ordinance or Law coverage, Demolition costs	Included in building limit
Ordinance or Law coverage, undamaged portion of building	Included in building limit
Debris Removal costs	25% of paid loss amount plus 25,000
Employee theft	\$100,000

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Theft of money or securities including safe robbery	Amount equal to average collection and double the amount for holidays. Church has option to choose which days are doubled.
Forgery or alteration	\$10,000
Employee theft includes bonding of treasurers, etal	Include
Employee theft insured persons include independent contractors and volunteers	Include
Personal Property of clergy, guests, volunteers, employees <i>*If clergy has fine arts, valuable library or other item, please have this insured under the clergy's renters policy</i>	\$5,000 No deductible applies
Outdoor property, i.e landscaping and signs	\$25,000
Property off premises or in transit	\$25,000
Fire Department Service Charge	Included in policy limit
Recharge of fire extinguishers	\$10,000
Arson Reward	\$5,000 No deductible applies
Pollutant clean up	\$50,000
Emergency vacating expenses	\$15,000
Lock re-keying for stolen/ lost keys related to theft or loss	\$1,000 No deductible applies. Can request for higher limits if determined by local church.
Valuable papers	\$25,000
Claim payments	Insurer will pay actual cash value then reimburse for replacement cost. If property is not replaced/repared, functional replacement value will be paid. Church has up to two years to decide on repair/replace.
Optional to rebuild at another site	Include
Insurance coverage requirement	Preferred

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GENERAL LIABILITY	
Liability coverage for premises liability, operations, products and completed operations, personal and advertising injury	\$1,000,000 per occurrence \$2,000,000 aggregate Occurrence based coverage form Defense outside the limits
Additional insured – add Oregon- Idaho Conference of the United Methodist Church	Include
Insured persons includes volunteers and contractors	Applies
Covered operations include any childcare, camps, other special events (shelters, etc), security teams of the church operations	Include with no sublimit or limitation
Medical Payments	\$5,000 excess of personal health insurance available from claimant. Option for local church to purchase higher limits, 10K or 15K, 25K
Medical payments – no exclusion for athletic participation or childcare and camps	No exclusion.
Professional Liability including pastoral and laypersons, those part time, full time and volunteers	\$1,000,000 per occurrence \$2,000,000 aggregate Defense outside the limits Occurrence based form
Media Liability/ Cyber Liability Including data breach notification and privacy liability, media liability for errors or omissions in website and social media of church activities	\$50,000
Employee Benefits Liability	Required if the church has employees other than clergy \$1,000,000 per occurrence If claims made basis, retroactive date must be equal to when the church first starting purchasing this coverage.
Facility use agreements <i>If there are outsider users of the church, please effect</i>	Once agreement is in place, please request for a certificate of insurance for the church files.

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<p><i>use agreements requiring indemnification and liability insurance of at least \$1M per occurrence, naming the church and conference as additional insured.</i></p>	
<p>Umbrella Excess Liability limits over General Liability, Auto Liability, Employers Liability and Professional/Counseling Liability. Sexual Misconduct to be included in the Umbrella for higher limits.</p>	<p>Optional and strongly suggest for local church \$1,000,000 per occurrence and aggregate. Defense outside the limits. Occurrence based form. Above is minimum, if the church currently purchases more, retain the higher limits. Please evaluate church activities to determine if higher limits should be purchased. Limits can include 2M/3M/5M or up to 10M. There are incremental costs for additional limits.</p> <p><i>The Conference office is exploring a conference wide Umbrella policy for the benefit of all churches. If this is effected, it is possible a local church Umbrella would not be necessary.</i></p>
<p>Crisis event expense Including image restoration costs</p>	<p>\$50,000 (need not be due to act of violence) Coverage shall not be limited to an act of violence.</p> <p>Include alleged “sexual misconduct” - provides crisis management services for such allegations.</p>
<p>SEXUAL MISCONDUCT</p>	
<p>Limits application</p>	<p>\$1,000,000 per occurrence \$2,000,000 aggregate Occurrence based coverage form Defense outside the limits <i>Church has option to ask for higher limits of insurance. These will come at an incremental costs.</i></p>

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Insured persons includes volunteers and contractors	Applies
Safe Sanctuary policy Including background checks	Please ensure the church has a Safe Sanctuary policy in place and background checks are performed (at minimum on those that work with youth and vulnerable persons). Training is enforced and executed based on the policy. <i>Generally, in order to obtain insurance a Safe Sanctuary policy is required.</i>
AUTO	
Any owned vehicles of church <i>*note: 15 passenger buses are discouraged from ownership and use</i>	\$1,000,000 combined single limit per accident
Hired or non-owned vehicles	\$1,000,000 combined single limit per accident
Medical payments Includes owned and rented autos	\$10,000 per person
Uninsured Motorists	\$1,000,000
Physical damage/comprehensive and collision coverage for owned autos	Optional
Physical damage for hired/rented autos	Included, church select deductible reasonable
Towing, no limitation on type of vehicle, i.e can be bus or private passenger type	\$100 per disablement
Auto Use policy	Confirm the church has an auto use policy with minimum of obtaining drivers list for those that drive church owned autos or use personal autos for church business. Disclaimer to those that use their personal autos that their insurance is primary.
WORKERS COMPENSATION	
All eligible employees full time or part time.	Purchase statutory limits coverage and Employers Liability of \$1,000,000 per accident/employee/ policy. If there is a current policy with SAIF and more competitive than a preferred insurance provider, please retain the SAIF policy.

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DIRECTORS & OFFICERS	<i>Preferred</i>
Limits of insurance for directors, officers, trustees liability	\$1,000,000 per claim and aggregate. Occurrence based coverage desired, if not claims made with retroactive date when church started buying the insurance.
Employment Practices Liability	\$1,000,000 per claim and aggregate. Occurrence based coverage desired, if not claims made with retroactive date when church started buying the insurance.
OTHER	
Premium payment options With no installment fees	Monthly or quarterly or as offered
Claim staff	In house, field adjusters as needed
Loss control services	As needed and available locally
Customer service, questions, assistance etc	Please identify where church can call for service needs.
All liability coverages	Amend “Other Insurance” clause to ensure church policy is primary over any other insurance or self insurance available by the Conference Office.
Financial rating of insurance company	A - / VIII
Rate guarantee	Offer multi year policy terms at guaranteed rates

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