

Overview



**Brotherhood
Mutual**
Insurance Company

We understand why.®



Your Ministry is Unique

Your insurance protection should be, too.

How many businesses do you know that need to think about injuries brought on by a youthful game of blindfold tag, or the possibility of lightning striking their building's steeple? Most often, those concerns are unique to church and ministry leaders, not business owners.

MinistryFirst® property and liability coverages were designed for churches and related ministries. They allow ministry leaders to focus more on advancing their ministries than stressing over the would-be risks that affect today's ministries.

MinistryFirst provides insurance protection in several areas:

- Property
- Liability
- Commercial Vehicle*
- Workers' Compensation*
- Excess Liability

With MinistryFirst, you choose from a range of options to secure the level of coverage that fits the diverse needs of your ministry.

**Brotherhood Mutual issues a specific policy for Commercial Vehicle and Workers' Compensation coverage.*

Property Protection

Buildings, office equipment, vehicles, and school supplies are some of the tools that help you keep your ministry productive and effective.

Brotherhood Mutual offers three peril protection options and a variety of coverages to protect your buildings and personal property:

Basic peril protection protects your covered buildings and personal property from a variety of specific perils:

- Aircraft and sonic boom damage
- Explosions, fire, and smoke damage
- Hail, lightning, and windstorm damage
- Riot/civil commotion, vandalism
- Sinkhole collapse, volcanic action
- Vehicle damage

Broad peril protection includes direct loss coverage from the perils listed above plus the following additional perils:

- Falling objects
- Limited glass breakage
- Water damage, including sprinkler leakage
- Weight of ice, sleet, or snow

Special peril protection is one of the broadest forms of peril protection available. Under this type of coverage, Brotherhood Mutual insures your property against various direct physical loss risks—basic and broad perils—as well as other perils, except those we specifically exclude in the policy.

Subject to a policy's terms, limitations, or conditions, the concept of special peril protection for direct damage is: **If it's not excluded, it's covered, up to the specified limit.**

Property Endorsements

Automatic increase endorsement is an option that automatically adjusts your property values each quarter, based on a percentage you and your insurance agent select. The endorsement is intended to help you keep pace with inflation.

Besides reducing the frequency of manually adjusting property insurance limits, the automatic increase helps keep inflation from creeping up on you and in effect “penalizing” you when you have a loss. Without it, inflation can leave you underinsured because the policy's property coverage limit caps the amount of payment for any property loss you experience.

Combined ordinance or law enforcement coverage

provides insurance protection on a combined (blanket) basis for optional limits of increased building loss/value of undamaged portions, increased debris removal, and increased cost of construction.

Water damage coverage provides a set limit for direct losses to covered property that sustains water damage caused by a variety of sources.

Income, extra expense, and donations coverage provides insurance coverage during the restoration period when operations are necessarily interrupted by a covered peril, which include: policy perils, infectious diseases, interruption by civil authorities, utility failure, and others.

Limited earthquake coverage offers the option to purchase earthquake coverage at limits that are less than the total insured value of the property. The endorsement includes a schedule of property covered, including locations, types of property, building value, and personal property value. Limit and deductible percentages also must be scheduled.

Worldwide coverage territory is an optional endorsement that can be added to your policy to change any specified inland marine coverage territory to provide worldwide protection when it is not already included in a coverage form.

Ministry personnel dishonesty coverage protects against losses resulting from the dishonest activity of ministry personnel, including employees and your ministry's appointed representatives. Several limit options are available.

Organizational optional theft coverage is an endorsement that provides the option to purchase limits of coverage for loss to

any or all of the following types of property: money and securities, personal property, and building materials. You also can opt to include coverage for theft by electronic commerce under this endorsement.

Interior building damage coverage pays for direct losses associated with damage to the building interior and personal property caused by rain, snow, ice, sleet, sand, or dust. This coverage also applies to gutter and downspout damage from the weight of ice, snow, or sleet.

Equipment breakdown endorsement covers property losses due to system failures from specifically listed causes. This endorsement covers your mechanical and electrical systems and equipment, including any boilers and pressure vessels.

This endorsement commonly covers the following equipment:

- Air conditioning and heating systems
- Office equipment such as computers, copiers, fax machines, and telephone systems, and other office equipment
- Electrical wiring, circuit breakers, and switches
- Music and sound systems
- Computer data restoration resulting from a covered incident
- Kitchen systems and equipment
- Refrigeration systems

Alternative energy equipment coverage provides coverage for alternative energy equipment. You must declare scheduled policy limits and deductibles for equipment breakdown, physical damage, incidental removal, reinstallment costs, and contractual losses.



PROGRAM DETAILS

Liability Protection

Liability protection pays your legal obligations for injuries or damages that others sustain while involved in your ministry activities. Coverage typically applies whether or not the activities involved are held at your ministry location.

Basic Liability Coverages

When you purchase MinistryFirst liability insurance, you automatically receive basic, or “general,” coverage.

Basic coverage protects your organization, leaders, employees, appointed representatives, and volunteers against claims of bodily injury or property damage caused by negligent acts, errors, or omissions of your ministry or its representatives. Basic coverage includes:

- Bodily injury and property damage liability
- Medical payments coverage
- Products/completed works liability
- Fire legal liability

MinistryFirst general liability coverage includes protection from potential claims of injuries resulting from falls on your property or improper supervision. It also provides limited coverage for damage to neighboring property as a result of negligent maintenance of your property.

Your Brotherhood Mutual agent can familiarize you with other examples of the specific protection that basic liability coverage offers.

Optional Liability Coverages

Churches are subject to a variety of liability threats, including claims of emotional harm not necessarily caused by physical injury. Optional coverage endorsements like those that follow are some of the more than 40 options you can add to your MinistryFirst insurance policy for additional liability protection.

Religious freedom protection responds to allegations of emotional injury resulting from religious communication, religious activity, or alleged discrimination. This endorsement also reimburses expenses incurred in defending the ministry’s tax exempt status and belief-based decisions.



Additional Liability Endorsements

Depending on your ministry operation, Brotherhood Mutual automatically enhances its basic liability coverage to include important additional coverages. Some of these coverages include:

Membership Emotional InjurySM liability is a unique Brotherhood Mutual coverage that applies to specified emotional injury claims resulting from your church’s policy, practice, or procedure regarding attendance or membership in the church.

Supervision-related emotional injury liability

applies to emotional injury claims resulting from an alleged failure to properly supervise children or others who are participating in your ministry’s operations. This includes claims that result from bullying, stalking, intimidation, etc.

Privacy violation liability covers emotional injury or financial damage claims that result from privacy errors connected with the ministry’s operations, but not associated with its electronically stored records and other information.

Damage to property of others offers \$1,000 of coverage, per occurrence, to repair or replace property of others that is not in your ministry’s care, custody, or control. For property that is in your care, and used for your benefit, \$2,500 of coverage will apply.

Pastoral/Religious counseling liability includes liability protection and legal defense for emotional injury associated with counseling acts performed by pastors and lay counselors. Reimbursement for outside counseling also is included.

Directors and officers liability provides financial protection and legal defense for claims of financial damage that result from decisions made by your organization's leaders.

Sexual acts liability protects your church or related ministry when someone makes a claim of sexual misconduct or sexual harassment against your organization. Coverage also applies to situations that involve improper reporting of child abuse to law enforcement authorities and failure to supervise or monitor a convicted sexual offender when he or she is on your premises.

Employment practices liability protects from emotional injury, personal injury, and financial damage claims made by employees or job applicants for employment discrimination, termination, harassment, or other employment-related acts or practices.

Non-owned vehicle coverage provides excess liability protection and legal defense for damages connected to the use of borrowed or rented (short-term) vehicles.

Broad scope media liability covers personal injury allegations (defamatory acts, infringement acts, advertising violations, or personal violations) that result from your media activities.

Broad scope cyber liability responds to allegations of damage, injury, or loss to others because of the use of a ministry's comput-



ers. These allegations may be connected to e-commerce errors, data-breach errors, or errors committed by outsourced technology contractors. This optional endorsement also covers the cost to respond to a data-breach situation.

Worldwide liability and medical extension conveys virtually all of the liability and medical coverages of a *MinistryFirst* policy to the ministry, its covered representatives, and travelers related to short-term ministry activities anywhere in the world. This endorsement also includes limited kidnap and ransom coverage.

Relief activity additional coverages provides coverage related to a ministry's disaster response and/or shelter/coordination activities. Coverage applies to allegations of emotional injury or financial damage associated with relief/shelter work the organization undertakes.

Security operations liability applies to emergency response situations that constitute a life-threatening attack directed at persons or your organization, pose harm to people and property involved in your ministry, or require a 911 call to summon law enforcement or emergency medical personnel. Security operations liability adds to coverage provided elsewhere in your *MinistryFirst* policy.



PROGRAM DETAILS

Vehicle Coverage

For many churches and related ministries, automobile accidents are the cause of the most serious bodily injury or property damage losses. Brotherhood Mutual offers several commercial auto protection options for the vehicles you own.

Vehicle liability coverage provides legal defense and liability protection for covered losses connected to the use of your vehicles.

Uninsured/underinsured motorist coverage protects your organization if an uninsured/underinsured driver causes bodily injury to the occupants of your vehicle.

Vehicle medical payments coverage protects vehicle occupants, other than employees, who may be injured in or through the operation of your vehicle.

Personal injury protection (no-fault) provides benefits as required by states that have no-fault laws.

Vehicle physical damage coverage applies to damages your insured vehicle sustains. Collision coverage pays for damages resulting from a collision, and comprehensive coverage pays for other specified damages.

Workers' Compensation

In every state, legislation requires churches and related ministries to purchase workers' compensation insurance for their employees, including clergy.*

Coverage is state-specific and provides mandated benefits for all organizations located within the state in which your ministry operates or where your employees reside.

Workers' compensation protection covers employees only. The premium is based on payroll estimates for different classes of employees.

Employers' liability insurance, included in a MinistryFirst workers' compensation policy, protects you in the event that someone sues your ministry in civil court as the result of an employee's job-related injury or illness.

**Some state workers' compensation statutes contain punitive provisions directed toward employers that fail to purchase this coverage to protect their employees.*

Medical Payments

Brotherhood Mutual's medical payments coverage applies to individuals other than employees who sustain bodily injury on property you own or rent, or bodily injury resulting from your operations or activities. In addition to this general coverage, the following three additional options also are available:

Athletic medical provides coverage for medical expenses resulting from bodily injury that a covered participant sustains in your ministry's athletic activities.

Student and day-care medical covers medical expenses of students or day-care participants injured while taking part in school or day-care activities.

Clergy accidental death benefit pays a set monetary benefit to a designated beneficiary if full-time clergy dies as a result of a physical injury caused by an accident, on or off the job, even if life insurance coverage applies.

Excess Liability

Excess liability protection (umbrella or blanket coverage) is an optional coverage that extends the limits provided in your primary liability coverages.

Subject to coverage limitations, the excess liability protection extends the limits and coverages of each of the policies below. In order for excess coverage limits to apply, the limits of the underlying liability coverage in these policies must already be established at the following levels:

General liability policy—\$1 million per occurrence/\$3 million aggregate bodily injury and property damage limits required.

Vehicle liability policy—\$1 million combined bodily injury and property damage limits per accident required.

Employers' liability policy—\$100,000 bodily injury by accident, \$100,000 bodily injury by disease, and \$500,000 bodily injury by disease limits required.

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This brochure provides a brief description of coverages offered in Brotherhood Mutual's MinistryFirst® insurance program. The brochure itself does not provide coverage of any kind, nor does it modify the terms of any policy. All property and liability coverages are subject to conditions, coverage limits, limitations, and exclusions. For precise detail of coverage, please refer to actual policy forms. Brotherhood Mutual is licensed in most states. All coverages are not available in all states.

MinistryFirst® is a registered trademark of Brotherhood Mutual Insurance Company.



We understand why.®



A commitment to meeting the needs of others with compassion is the call of every ministry. It's the passion that drives everything you do, and we understand why, because it's a passion we share. For us, protecting your ministry is more than a job—it's a commitment.

*Ministry is your passion...
...We understand why.®*

