

Overview



**Brotherhood
Mutual**
Insurance Company

We understand why.®



Your Ministry is Unique

Your insurance protection should be, too.

After all, 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.

Designed specifically for church ministries, the MinistryEssentials® property and liability coverages allow you to focus more on fulfilling your ministry than stressing over guarding it from the would-be risks that affect it in today's world.

Brotherhood Mutual developed this unique product for churches and ministries interested in the essentials. It offers many of the insurance coverages available to large ministries, yet MinistryEssentials is scaled to meet the needs of churches with more basic operations. An assortment of options let you enhance your coverage to best fit your ministry.

PROPERTY COVERAGE

MinistryEssentials protects your ministry from loss or damage to its property investment.

Basic Coverages

Every policy automatically includes basic property insurance protection for:

- Buildings and contents
- Miscellaneous scheduled property, such as fine art or musical instruments
- Property in the open, such as playgrounds or picnic shelters

Supplemental & Additional Coverages

Brotherhood Mutual automatically enhances its basic coverage to include important supplemental and additional coverages—expanding protection without increasing cost.

Here are some examples of what these coverages insure:

- Personal property lost or stolen on a trip, nationally or internationally
- Personal property at an owned parsonage
- Newly acquired or constructed building and its contents
- Systems/equipment breakdown
- Papers and records, including electronic data
- Personal property of clergy while on insured property, such as the pastor's theological library

Optional Coverages

Your ministry may choose to enhance your policy by adding any of the following optional coverages:

- **Builders' Risk:** Provides coverage when you are engaged in construction projects.
- **Combined Ordinance or Law:** Pays for the extra expenses associated with complying with local law and code requirements after part of your facilities have been destroyed by fire or a weather disaster.
- **Employee Dishonesty:** Covers losses associated with employee theft.
- **Theft of Money and Securities:** Covers losses related to theft or fraud committed against your ministry.

LIABILITY COVERAGE

Your policy provides general liability protection that covers your ministry's legal obligations for:

- Damages from offenses, such as libel, slander, and defamation of character
- Injuries to people or damages to their property
- Medical expenses for your congregation, staff, volunteers, and guests, sustained on church property or as a result of ministry activities

Supplemental & Additional Coverages

Your basic liability coverage is automatically enhanced by including key supplemental and additional coverages. For example, these coverages are automatically included in all MinistryEssentials policies:

- Computer-Related Liability
- Counseling Acts Professional Liability
- Discriminatory Acts Liability
- Non-Owned Vehicle Liability
- Religious Communications/Activities Liability
- Sexual Acts Liability

Optional Coverage

Your ministry may choose to enhance your policy by adding any of the following optional coverages:

- **Athletic Medical Expenses:** Provides coverage for medical expenses resulting from bodily injury that a participant in your ministry's athletic activities sustains.
- **Directors and Officers Liability:** Provides protection for specific claims of financial damage that result from decisions made by your organization's leaders.
- **Employment-Related Sexual Harassment Liability:** Extends employment-related sexual harassment and sexual acts liability coverage to include bodily, emotional, or personal injury claims made by a past or present employee or job applicant against a person covered under your policy.
- **Non-Owned Vehicle Additional Insured Extension:** Adds insureds required by an auto lease company.

This information provides only a brief description of MinistryEssentials coverages and is not a contract. All property and liability coverages are subject to conditions, coverage, limits, limitations, and exclusions. For coverage details, please refer to actual policy forms. All coverages are not available in all states.



ADDITIONAL INSURANCE PROGRAMS

Supplement your ministry's property and liability insurance protection with these additional programs:



Commercial Auto Coverage

Brotherhood Mutual offers several commercial auto protection options for the vehicles you own:

- **Personal Injury Protection (PIP):** Provides no-fault benefits as required by PIP states.
- **Vehicle Medical Payments:** Protects vehicle occupants, other than employees, who sustain injuries resulting from the operation of your vehicle.
- **Uninsured/Underinsured Motorist:** Protects your organization if an uninsured/underinsured driver causes bodily injury to the occupants of your vehicle or damage to your vehicle
- **Vehicle Liability:** Provides legal defense and liability protection for covered losses connected to the use of your vehicles.
- **Vehicle Physical Damages:** Pays for damages caused by a collision, and comprehensive coverage pays for other specified damages.



Workers' Compensation

In most states, legislation generally 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. The premium is based on payroll estimates for different classes of employees.

Employee Benefits

Workers' compensation coverage provides benefits for employees in relation to work-related injuries or diseases that are specified by state law, including:

- Medical benefits
- Disability benefits
- Rehabilitation benefits
- Death benefits

Employers' Liability

Employers' liability insurance is included with Brotherhood Mutual's workers' compensation policy. This coverage protects your ministry if it is sued as the result of an employee's job-related injury or illness.



Mission Travel

The *Faith Ventures* travel medical insurance program allows ministries to choose single- or multi-trip travel medical insurance options for short-term mission travelers.

Three plans are available, each with a *Faith Ventures* card that includes:

- Travel medical insurance
- Travel assistance (24/7)
- Retail discounts, and more.

No deductible applies under any of the plans.

Faith Ventures provides primary coverage for both foreign and domestic short-term mission trips, regardless of which plan you select.

Coverage applies for any individual or group ministry travel outside of a cardholder's hometown. This includes ministries that sponsor youth activity trips, travel to ministry conferences, and domestic mission trips.



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.®*