

# Property and Liability



Our Commercial Package Policy (Multi-Peril Package) can be tailored to meet the needs of your church. It includes coverage for property, liability and crime. Other options are available as outlined below.

## Property Coverage:

- ✔ Building and Contents
- ✔ Loss of Earnings
- ✔ Dishonesty
- ✔ Extra Expense
- ✔ Clergy Property
- ✔ Equipment Breakdown

## Liability Coverage:

- ✔ Church Members and Employees
- ✔ Church Sponsored Activities
- ✔ Personal Injury Liability
- ✔ Medical Payments
- ✔ Church Officials
- ✔ Fire Legal Liability
- ✔ Volunteers
- ✔ Athletic Teams

## Optional Property Coverage:

- ✔ Earthquake
- ✔ Flood
- ✔ Inland Marine Floaters (including Fine Art and Musical Instruments)
- ✔ Pastor's Tenant Homeowners

## Optional Liability Coverage:

- ✔ Pastoral Counseling
- ✔ Directors, Officers and Trustees
- ✔ Sexual Misconduct and Molestation
- ✔ Non-Owned and Hired Automobiles
- ✔ Cemetery Professional
- ✔ Violent Acts
- ✔ Employee Benefits
- ✔ Employment Practices
- ✔ Teachers Professional

*Your Southern Mutual Church Insurance Company representative can give you complete details on how our Package Policy can best serve your needs.*

# Excess/Umbrella Liability



Sometimes you want the added security of knowing that if a catastrophe occurs and a claim exceeds your primary limits, it can still be covered without causing extreme financial loss to your church. Excess/Umbrella Liability provides additional coverage over the Comprehensive Liability, Professional Liability, Business Auto Liability and Workers' Compensation Employer's Liability.

## What Is It?

Essentially, liability insurance pays for injuries to others or damage to their property for which you are legally responsible. Excess/Umbrella Liability Insurance is an expansion of the primary liability coverage provided by your Commercial General Liability, Directors, Officers and Trustees' Liability, Pastoral Counseling, Business Automobile Liability and Workers' Compensation Employer's Liability. Your coverage can be expanded by providing higher dollar coverage amounts for claims against the church.

## Do You Need It?

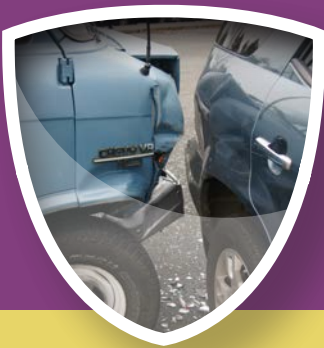
Churches face the risk that their sponsored activities could result in serious injury to others. Excess/Umbrella Liability policies can provide an inexpensive way to achieve additional protection.

## How Much Do You Need?

Excess/Umbrella Liability policies are available in amounts of \$1 million to \$5 million. The amount that you need depends on your church's range of activities. Activities such as daycare, kindergarten, bus or van operations, after-school programs, ball teams and gyms should all be considered.

*Your Southern Mutual Church Insurance Company representative can give you complete details on how our Excess/Umbrella Liability Policy can best serve your needs.*

# Business Automobile



As a church, you probably own, rent or borrow automobiles and other vehicles. If something happens to one of those vehicles, you want to make sure you and your staff are protected. The Business Automobile Policy provides that protection. And because it's so important, we provide flexibility so that you can select the policy that fits your church's specific needs.

## Liability:

The Business Automobile Policy provides liability coverage for any auto you own, rent, or borrow to use for church sponsored activities.

- Liability (Bodily Injury & Property Damage)
- Medical Payments
- Uninsured Motorist
- Underinsured Motorist
- Non-owned and Hired Autos

## Physical Damage:

- Comprehensive Coverage including damage caused by fire, lightning, windstorm, hail, glass breakage, vandalism and theft
- Collision Coverage including damage to your vehicle from an overturn or collision with another object, such as a tree or another vehicle
- Rental Vehicle Coverage
- Towing & Labor
- Rental Reimbursement

*Your Southern Mutual Church Insurance Company representative can give you complete details on how our Business Automobile Policy can best serve your needs.*

# Workers' Compensation



There's no telling how or when an accident may occur. But when it does, it can cost a great deal in lost wages, hospital bills, and physical therapy—costs your church may not be able to pay with all the jobs and activities sponsored by churches. Workers' Compensation Insurance can offer the protection your church and employees need.

## What Is It?

Workers' Compensation Insurance is a comprehensive approach to provide compensation and medical care to employees injured in accidents arising out of and in the course of their employment. This no fault approach relieves employers of liability from lawsuits and works to the benefit of employers and employees.

## It's the Law.

In most states, churches are required to carry Workers' Compensation Insurance for their employees and may be fined if not in compliance with state laws. Failure to pay state mandated benefits can lead to costly fines for your church and open the possibility of legal action by an injured employee. Even where insurance is not required, workers' compensation benefits generally must be paid.

## Compensation and Benefits.

Types and amounts vary by state, but Workers' Compensation Insurance benefits usually include the following:

- ♥ Lost Wages
- ♥ Medical Expenses
- ♥ Disfigurement
- ♥ Employer's Liability
- ♥ Rehabilitation
- ♥ Survivor Benefits for Fatal Injuries

*Your Southern Mutual Church Insurance Company representative can give you complete details on how our Workers' Compensation Insurance can best serve your needs.*