



Insurance Manual
For
Congregations of Jehovah's Witnesses
A NONPROFIT CORPORATION

PHONE (212) 625-1240

WATCH TOWER

BIBLE AND TRACT SOCIETY OF PENNSYLVANIA

CABLE WATCHTOWER

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KEY FACTS ABOUT CONGREGATION INSURANCE

(All references below are to the manual, "Insurance for Congregations of Jehovah's Witnesses.")

PROTECTING YOUR KINGDOM HALL

No insurance covers all damage or expenses. Insurance provides only a measure of the protection you need. The rest you must provide yourself, protecting your property as if you had no insurance at all. To do this, it is advisable for the elders to select a committee of brothers who will be able to give permanent attention to your hall. The ones assigned should do the following (for details, see section "I. PROTECTING YOUR KINGDOM HALL," p. 1):

Consider seriously whether you need flood insurance. (See I.H.5, p. 8)
Make a complete inspection of your Kingdom Hall on a regular basis. (See I.F and I.G, p. 3)

Analyze your Kingdom Hall's security needs. (See I.B, p. 1)

Make frequent preventive maintenance checks. (See I.C, p. 2)

Determine whether your congregation is paying anyone who works on your Kingdom Hall. Take appropriate steps to have them covered by insurance. (See I.H.1, p. 7)

Verify that all contractors you hire have necessary Workmen's Compensation and Public Liability insurance. (See I.H.1 and I.H.2, p. 7-8)

Remove cash from the Kingdom Hall after every meeting. (See I.E.1, p. 3)
Check your roof for seasonal problems. (See I.C.1 and I.C.2, p. 2)

IF YOU HAVE A "LOSS" OR "ACCIDENT"

A "loss" means damage to your Kingdom Hall or to property owned or being used by the congregation (including cases of theft). An "accident" means injury to someone or damage to his property (not property the congregation is using.) A lawsuit or threatened lawsuit is reported as an "accident." This includes lawsuits brought by persons upset over judicial actions. (See V.C.3, p. 36.)

ALWAYS REPORT EVERY LOSS OR ACCIDENT TO THE SOCIETY, even if you are in doubt as to whether or not your insurance will cover it. You are entitled to the full benefit of the insurance you pay for.

IF YOU HAVE A LOSS, FOLLOW THE STEPS BELOW AS SOON AS YOU DISCOVER IT. (See instructions in section "IV. LOSSES," beginning on page 25.)

1. Report theft, vandalism, or vehicle damage to the police.
2. Telephone the Society at (212) 625-1240 to report the loss IF the damage creates a hazard to property or safety or is very severe.
3. Protect your property from further damage or break-ins. Make temporary

repairs, but do not make permanent repairs until the adjuster sent by your insurers has inspected the damage.

4. WITHIN 30 DAYS AFTER YOU DISCOVER THE DAMAGE OR LOSS, send to the Society:
(a) bills or written estimates you obtain for all repairs or replacement made necessary by the loss, and (b) the Loss Report Form from your congregation file. IF YOU CANNOT DO THIS WITHIN 30 DAYS, write the Society.
5. Be prepared for the visit of the adjuster from your insurance company. Be prompt in your dealings with him. Contact the Society in following up on your claim.

IF YOU HAVE AN ACCIDENT, FOLLOW THE STEPS BELOW AS SOON AS YOU LEARN ABOUT IT.
(See instructions in section "V. ACCIDENTS," beginning on page 35.)

1. If you are sued, or if an elder or other member of the congregation is sued because of his assigned work on behalf of the congregation, report the matter as outlined below. Do not hire your own attorney. If you are uncertain what to do, contact the Society. (See V.C.3, p. 36.)
2. If someone has been injured or has had damage to their property, tell them that you do have insurance and that you will report their accident to the insurance company.
3. Report the accident to the insurance company and the Society, using the Liability Accident Notice form in your congregation file. If you cannot find the form, write the Society.
4. Send to the Society any legal papers, letters from attorneys, medical bills, or other documents you receive in connection with the accident or lawsuit.

GENERAL INFORMATION

Any congregation of Jehovah's Witnesses can obtain insurance through the Society. (See II.B, p. 12.) If you mortgage your Kingdom Hall, you can still obtain coverage through the Society. If you want to insure a new Kingdom Hall or obtain insurance through the Society, contact the Society. (See II.D, p. 13.)

If you sell your Kingdom Hall, write the Society immediately to cancel coverage. (See II.I, p. 16.)

If you want to increase the amount of coverage on your Kingdom Hall, your insurers have arranged to do this automatically. (See II.G, p. 15.)

Every building you own or build (Kingdom Hall, tool shed, house, etc.) must be separately insured. (See II.F, p. 14.) If you acquire land, see II.H, p. 15.

If you make renovations in your present Kingdom Hall or build a new one, see the pages indicated below to find out:

What to consider when designing your new hall or in planning renovations
(see I.K, p. 9)

When to insure a new hall (see II.D, p. 13)

What kinds of insurance you may need during construction (see III.C, p. 21;
I.H.1-2, p. 7-8; III.F, p. 23)

What you should do during the construction or renovation to protect the workers and your property (see I.L, p. 10)

What to do when you have finished renovations (see II.G, p. 15)

INSURANCE FOR CONGREGATIONS OF JEHOVAH'S WITNESSES
(For the United States, including Alaska and Hawaii)

This manual contains basic information about insurance for congregations of Jehovah's Witnesses and their Kingdom Halls. This manual has two purposes: (1) for all congregations, it suggests how you can protect persons and property from risks of all kinds, both with the use of insurance and in other ways; (2) for congregations which are insured under the Society's group insurance arrangement, it gives procedures and spells out the provisions of your insurance.

Since this manual is detailed, your main use of it will be to look up facts and procedures when you need to know them. However, you should give attention to the first section of this manual right away. This section (called "PROTECTING YOUR KINGDOM HALL") deals with ways that you can protect your Kingdom Hall and the brothers in your congregation. It suggests ways to minimize vandalism, theft, weather damage, fire and injuries. The second section, which explains who can obtain insurance through the Society, and the third section, which lists the insurance services the Society's insurance arrangement offers, should also be useful to most congregations.

This manual is not an insurance policy. It does not try to cover every provision of the Society's group insurance arrangement, but it does give answers to many common insurance questions and problems that you may encounter. It also tries to protect you from common dangers and mistakes, but it does not lay down rules or tell you what decisions to make. You should use your own judgment and your own knowledge of local circumstances when reading everything that follows. If you have a question about legal matters, it is best to consult with someone who can advise you on your local law.

We hope that this information will assist you in safeguarding the interests of both the brothers and the property committed into your care.

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I. PROTECTING YOUR KINGDOM HALL

Buying insurance is only the first step in protecting your Kingdom Hall. No insurance will pay for all of the unplanned expenses you will have. In addition, you always pay for what you do receive from the insurance company in future increases in your premiums. Most important, insurance cannot prevent damage, theft, or injury, or compensate you for the extra work, inconvenience, and pain resulting therefrom. Consequently, in protecting your property your main concern should be to try to reduce the risk of accidents and damage to prevent their occurrence in the first place. The purpose of this section is to help you to use planning and foresight to do so.

Note: When the following refers to coverages and exclusions, it applies only to congregations which are insured through the Society.

A. Responsibility for Kingdom Hall Protection

1. The body(ies) of elders in your Kingdom Hall have the final responsibility of protecting and maintaining the hall. Although all elders should feel a personal responsibility in this regard, it is advisable to select a committee which will be able to give special attention to this. Such a committee is usually called a "Kingdom Hall operating committee." Section II.O. of this manual, on page 19, gives further suggestions regarding the makeup of such a committee and its duties.
2. The Kingdom Hall operating committee should care for the matters outlined in parts B through G of this section. The committee should get the help of any other brothers who have skills or knowledge which they may need.
3. The body(ies) of elders for the Kingdom Hall should consider and follow through on the information in parts H through L of this section. (Obtain the recommendations of your Kingdom Hall operating committee.)

B. Protect Your Kingdom Hall from Crime

1. Determine what is valuable in your Kingdom Hall to a potential thief. Examples are sound equipment, appliances, tools, cash. Lock up, secure, or remove what is valuable.
2. Look at what is vulnerable, either to vandals or to thieves who might want to gain entrance. A criminal will look for the weakest point in your Kingdom Hall's defenses, so you cannot neglect any of them. Examples are windows without bars or electronic alarm system connections, exposed air conditioning units, roof or cellar openings without sturdy doors, bars, or locks. Protect what is vulnerable.
3. Do you need additional locks or alarm systems? You may, if what you installed when your Kingdom Hall was built is no longer adequate now. Improved security may be well worth the cost. Before you buy, consider the following factors:
 - a. Limitations and cost - Do not buy locks or alarm systems that are more extensive or costly than you need. Remember, all locks and alarm systems have some limitations.

- b. Installation - If you install new locks, make sure that you do so only on doors that are sound. (See "Doors," item 10, and "Locks," item 11, on page 5 of this section.) Make sure that the installation itself is solid and properly done. If you can, have a professional locksmith do it.
 - c. You know best whether your Kingdom Hall needs an electronic alarm system. However, if you are considering installing such a system, the Society has some additional brief information about the different types of such systems available.
4. Floodlight the exterior of your Kingdom Hall. Improved lighting often deters vandalism and can be a relatively inexpensive way of improving your hall's security. (See "Exterior lighting," item 5, on page 4 of this section.)

C. Preventive Maintenance

Plan regular preventive maintenance on your Kingdom Hall. Most repairs can be kept simpler and less expensive if done when first noticed. Your insurance does not pay for accumulated wear or gradual deterioration. (See below and "G. Inspection Standards," p. 3, for maintenance checks.)

- 1. Be alert to the danger of roof collapse resulting from heavy accumulations of ice and snow. (See G.6, p. 4.) Clear out roof drains regularly and immediately remove snow and ice from roofs. Give special attention to this because: (1) to save energy you may have added extra roof insulation, and since less heat can escape through such roofs, snow does not melt as rapidly and may build up until the roof collapses; and (2) unusually heavy ice and snow storms have occurred in areas where roofs are not constructed to withstand them.
- 2. Roofs should be checked one to two months before winter for bubbles or cracks. Immediately after any hailstorm or heavy or prolonged accumulation of snow and ice, make a thorough check for cracks or holes. If these go unnoticed until rain or melting snow seeps through the roof insulation, furniture, walls, etc., may be damaged.
- 3. Carpets can become loose and develop tears and holes, which can cause persons to trip and fall unless repairs are made promptly.
- 4. Heating, air conditioning and electrical equipment should be visually checked for signs of wear and rust. Also check hot water heaters for signs of leakage.
- 5. For perimeter electronic alarm systems, visually check the taping on exterior windows weekly. On a monthly basis, test system by opening different doors, windows, etc. Check batteries every 3-6 months.

D. Safety During Maintenance Work

Those assigned to care for Kingdom Hall maintenance should: (see "L. Safety . . . During Construction Work," p. 10)

- 1. Never work alone. It is always best to have two brothers at the Kingdom Hall at the same time in case an accident occurs.
- 2. Be qualified to do the particular job to which they are assigned, to the extent possible.

3. Make sure that tools are in good condition, are properly used, and that power tools are properly grounded. No one should ever try to clean, oil or unjam a power tool or power equipment, including a lawn mower, without first turning the equipment off and disconnecting the power.

E. After-Meeting Inspections

Have an established procedure for a brief inspection of the Kingdom Hall every time it is used. Such an inspection might include the following:

1. Cash picked up from contribution boxes, literature, and magazines (and deposited promptly in bank) (Note: Your insurance does not cover cash. Also, since burglars will smash any locked box which they suspect of containing something of value, you may consider leaving unlocked and open any contribution box from which the money has been removed.)
2. Windows closed and locked
3. Heating/air conditioning, sound and appliance equipment turned off
4. Restrooms, storage rooms, and all other potential hiding places checked to make sure that no one has intentionally remained behind in Kingdom Hall in order to commit theft or vandalism after everyone has left
5. Doors, including side and rear doors, locked
6. Alarm systems turned on

NOTE: From time to time, check to make sure that necessary procedures are being consistently followed.

F. Annual Inspection of Your Kingdom Hall

1. At least once a year, make a thorough inspection of the Kingdom Hall.
2. During the inspection, make a written note of any unsafe or potentially dangerous situation which you find. Promptly make routine repairs and give a report of any major problems to the body(ies) of elders in your Kingdom Hall, along with recommendations for resolving them.
3. During the inspection, ask:
 - a. What can we do to protect the Kingdom Hall from theft and vandalism?
 - b. What possible safety hazards do we have?
 - c. Are there fire hazards?
 - d. Is the Kingdom Hall vulnerable to flooding or runoff?
 - e. Have necessary repairs been neglected? During the coming seasons, could serious damage result?

G. Inspection Standards

In making your inspection, determine whether your Kingdom Hall meets local codes and the standards shown below.

(NOTE: Consider first the restrictions of your local building, fire, and zoning codes. These codes should be viewed as a protection and not merely as a restriction. In the event that your local codes do not treat in detail some specific area of design, you may wish to refer to the national code which forms the basis for your local code, such as the Uniform Building Code or the BOCA Building Code. Where the national code and your local code differ, it is generally beneficial to apply whatever code provisions are the more restrictive. (See M.6., p. 11, in this section.))

1. Fences (if your Kingdom Hall has such): in good repair, with solid gates and properly working hinges.
2. Grounds: ladders and garden hoses always put away (so that they cannot be used in vandalism or burglary attempts and so that no one will trip over them); no movable materials left near or in Kingdom Hall grounds, including trash cans and incinerators, which could be used in scaling fence or climbing to roof of Kingdom Hall.
3. Trees: inspected regularly to confirm they are not diseased; check to make sure limbs are not diseased or damaged by storms, so that they do not fall on automobiles in parking lot, onto property of neighbors, or on Kingdom Hall.
4. Sidewalks and parking areas: in good repair, without holes, cracks, or uneven surfaces which would cause someone to slip or fall.
5. Exterior lighting: sufficient to light whole exterior of Kingdom Hall (not obstructed by trees) and for those walking to and from parking facilities at night; mercury or sodium vapor lamps preferred; plastic or heat-tempered globes or other vandal-resistant enclosures; mounted out of reach of vandals.
6. Roofs: any roof openings (such as air conditioning vents, skylights, ventilation ducts, roof access hatches, etc.) secured either by strong covers or by bars or grillwork, and by adequate locks and latches, and tied into electronic alarm system if you have such; designate brothers to be prepared to come immediately to Kingdom Hall during times of heavy snowfall to aid in removal of accumulated snow from roof (as applicable to climate and roof construction). NOTE: In some high-crime areas, Kingdom Halls with flat roofs have had burglars gain entrance by cutting a hole in the roof. Ultrasonic burglar alarms with vibrators in the ceiling on the structure could detect such an attempt.
7. Exterior steps: secure handrails (where necessary); steps not broken or cracked.
8. Mail slots: It is suggested that no mail slots be used. (Arsonists or vandals have used mail slots to put burning materials, water hoses, etc., in interior of Kingdom Hall.) If a mail slot is used, some protection could be obtained by attaching an enclosed box to the inside of the door so that it completely covers the slot. A mail box is required for receiving mail, since the post office will not deliver mail without some kind of mail receptacle. (See Our Kingdom Service, September, 1979, under "Announcements.")
9. Exits: in accordance with local fire regulations; doors clear of obstacles, operate easily and open outward; good-quality panic devices (with no secondary locks) on emergency exits (depending on your local fire regulations and whether or not your main entrance door is usually locked while your Kingdom

Hall is in use, you may want to install panic devices on all exit doors); if panic devices are used, installation by experienced installer, a locksmith if possible; (NOTE: generally, key-in-the-knob locks are not suitable for exit doors); exits are clearly marked with lighted signs, and exit signs and lights have emergency power source in case of power failure; landings or platforms outside exits clearly lighted; fire escapes, if any, are usable and safe.

10. Doors: roll-up gates, in addition to doors, in high-crime areas; door frames strong and securely in place; doors installed with protective metal strip to cover up gap between door and frame (astragal strip); no thin wood or glass panels in door or beside door which are accessible to lock; doors are solid-core wooden type, 1-3/4" thick (or metal doors), where possible; hinges have non-removable hinge pins. Give cellar doors special attention, since burglars often try entry this way.
11. Locks: (NOTE: high-security, good-quality cylinders are worth the added expense.) dead-bolt locks with a circular or rectangular dead-bolt, if possible. (No spring locks on any outside door.) Locks protected by cylinder guard plate fastened to the door with round head bolts that cannot be removed with a screwdriver. Locks securely mounted, and bolt constructed so it cannot be cut, extending at least one inch into the receiving plate; locks fit closely with the receiving plate (striker plate); hinges or lock hardware cannot be disassembled from outside of building. (See "Exits," item 9.)
12. Keys: number of keys limited to those actually needed, and no keys unaccounted for. (If one key is lost, change or re-pin lock cylinders.) "Restricted keys" used if merited by number of keys outstanding and security problems.
13. Windows: (35-45% of all reports of losses from Kingdom Halls include damage to glass) all windows have locks. (NOTE: window locks have a very limited usefulness unless windows are also tied in to an electronic alarm system. However, they do provide some crime deterrence against casual attempts to gain entry. If locks are used, key or pin locks are best.) In high-crime areas, windows that are easily accessible have gratings or bars on exterior or interior. If warranted by past losses or cases of vandalism, you might consider:
 - a. WHERE LIGHT IS NEEDED: transparent plastic-type panels such as polycarbonates, instead of glass (polycarbonates resist smashing, as by vandals, but do not resist cutting, drilling, or burning, which a burglar might use to gain entry)
 - b. WHERE LIGHT IS NOT NEEDED: colored steel-laminated panels instead of glass (panels provide protection against vandals, but the window frame could be vulnerable to burglars.) Alternatively, windows could be blocked in.
14. Curtains: made of fire-retardant fabric or treated with commercial flame-proofing liquid.
15. Electrical systems: all wiring in compliance with the National Electrical Code; no frequent replacement of fuses or resetting of circuit breakers, which indicates overloading of electrical circuits; electrical cabinets kept closed; extension and appliance cords in good condition.
16. Heating/air conditioning systems and appliances: if located on roof, protected by structure housing all around equipment (to protect from vandals); if

separate from Kingdom Hall, protected by screen block wall higher than unit (consider maintenance requirements); all electric motors kept clean and adequately ventilated to reduce overheating; appliances grounded; air conditioning and heating equipment cleaned and serviced annually by a competent serviceman before turning on the equipment for the season when it will be used; all heating equipment, including flues, pipes, and ducts, properly insulated and separated from combustible material by a safe distance; heating equipment enclosed in a separate room with fire-resistant walls, doors and ceilings, according to local fire codes; electrical, heating, and air conditioning rooms free of any combustible material, and doors to such rooms locked and marked "Authorized Persons Only."

17. General housekeeping: combustible trash stored in covered metal containers, disposed of frequently and not accumulated; flammable liquids (paints, varnishes, cleaning solvents, and gasoline for lawn mowers) kept to a minimum and stored in Underwriters Laboratories-approved safety cans (observe local fire department regulations); oily rags disposed of promptly after use; closets, storage and supply rooms kept orderly and free of flammable materials, including oily mops and rags.
18. Fire protection: one fire extinguisher easily accessible, within 100 feet of any point on each floor, serviced annually and tagged with the date of the last servicing; extinguisher should be type designed for kind of fire which might occur in that portion of Kingdom Hall--use multiple purpose extinguisher if electrical or gasoline fire is possible; automatic extinguishing systems (as in kitchens) serviced semi-annually; fire hoses, fire alarms, or automatic sprinklers tested and inspected annually.
19. Electronic alarm systems (if your Kingdom Hall has such): checked by competent service personnel at least yearly; all brothers who do lock-up familiar with procedure to activate; system has back-up batteries in case of power failure, or has automatically recharging battery system.
20. Water pipes: all pipes well insulated to protect against freezing, with extra insulation during periods of extreme cold (if applicable to your area). Special attention given to pipes (1) in ceilings, (2) in outside walls, or (3) below ground level without adequate earth cover.
21. Bathroom plumbing: where connected to drains or city sewer system, backwater valves installed to prevent water backup. (Note: your insurance does not cover backup from drains or sewers.)
22. Kitchens (as applicable): over stoves, overhead hood and duct work cleaned on a regularly scheduled basis to eliminate accumulated grease and dirt to reduce possibility of fire.
23. Interior stairs: secure handrails; secure tiles with rubber treads or other anti-slip surface with safety nosings, or secure carpet with no holes; adequate lighting; doors to stairs kept closed when stairs are not in use.
24. Storage of sound equipment: (almost all burglaries involve attempts to take the microphones, amplifier, turntable, and related equipment) store sound equipment in closed cabinet with lock (see "Locks" item 11 in this section). Location of cabinet should not be obvious. Amplifier and turntable should, if possible, be permanently attached to cabinet.

25. Literature and congregation records: not stored on floor, if possible, since may be damaged by flooding in rainstorms, flooding by vandals, or backup of sewers into Kingdom Hall.
26. Identification of movable appliances, sound equipment, etc.: "Insurance" file in your congregation files should contain an inventory of all Kingdom Hall furniture, sound equipment, appliances, tools, valuable reference works in library, and anything else of unusual value. Inventory should show model number and year (approximate), description of item. (Cost need not be necessarily included, since what you would receive in the event of a loss would be determined by the current replacement cost, not the original cost to you.) One method of taking such an inventory is by photographing the entire interior (and exterior, if applicable) of your Kingdom Hall. Copies of the inventory in whatever form may be kept at some place other than the Kingdom Hall so that the inventory would not be lost in the event of a fire. Often available from your police department, an etching pen can be used to mark appliances, sound equipment, etc., with the congregation name and some other identification in the event the article should be stolen.
27. Termite protection: yearly inspection by licensed exterminators to confirm that no termite or similar insects have caused damage to Kingdom Hall.
28. Flood protection: gutters or surface trenches maintained to minimize possible damage to property of Kingdom Hall or neighbors.
29. Storage sheds and other buildings on Kingdom Hall property: check items 1-28 above, as applicable.

H. Insurance and Contractors

(Note: "Contractors" may include any independent businessmen you hire to do a specific job or provide a service, such as exterminators, roofers, fuel oil suppliers, plumbers, general contractors (for construction), and others.)

1. Your insurance does NOT cover injuries to any person or contractor who is paid. Only volunteer workers are covered.

If a paid worker is injured while working at your Kingdom Hall, his employer must pay the cost of treating the injury. If your congregation is the employer, you must buy Workmen's Compensation insurance to cover such workers. (See III.F., p. 23.) If a contractor is the employer, he should have Workmen's Compensation insurance or accident insurance with comparable benefits to cover his employees.

NOTE: Most employers, including your congregation, are required by law to buy Workmen's Compensation insurance for their paid workers. If your congregation hires anyone who does not carry the insurance the law requires, you may be held responsible.

Therefore, you should obtain a certificate of insurance from all contractors you hire to work at your Kingdom Hall showing that they have Workmen's Compensation insurance. If a contractor is not required by law to have Workmen's Compensation insurance, obtain a copy of the accident insurance policy for his employees. As soon as you receive such policies or certificates of insurance, forward a copy of them to the Society.

2. If a contractor damages your Kingdom Hall during his work there, the cost of repairs may have to be paid by the contractor, not by your insurance.
Therefore, you may want to require that your contractors have public liability insurance. If you require such insurance, obtain a certificate of insurance from your contractors.
3. If your congregation owns any vehicles used on public roads, they should be covered by liability insurance and any other coverage required by the laws of your state. (See III.G., p. 24.)
4. If there is an apartment located on the Kingdom Hall premises or if any insured building has temporary or permanent tenants, the personal possessions of the tenants are not covered by your insurance. (See VI.C.13., p. 44.) Property now owned by the congregation or being used by it can be covered by a "Homeowners' Tenants Policy" purchased by the one living on the Kingdom Hall property.
5. Your insurance does not cover damage from floods or rising water. If your Kingdom Hall is located in a low-lying area where such a danger exists, see III.D., p. 22.)

I. Getting the Help of Others

1. Neighbors of Kingdom Hall: develop friendly relations with neighbors. Using discretion and your knowledge of local circumstances, visit neighbors to ask whether they have any problems with traffic, noise, parking, or other problems related to the Kingdom Hall, and to ask how you can resolve them. You may leave with neighbors telephone numbers of local elders, with encouragement to call them if anything suspicious is noted at the Kingdom Hall. Use discretion in this. (Note: neighbors may not be inclined to call police on our behalf, since they may not want to get involved in making a report to the police.)

In cities, if adjoining buildings are vacant, and if there is possibility of someone's gaining entry to Kingdom Hall through the wall or from the roof of an adjoining building, make effort to contact owner of building. If no response from owner, make effort to contact city authorities to report situation and have them remedy problem. (At the same time, if the problem cannot be resolved, you may want to give consideration to installing an alarm system suitable for this situation.)
2. Patrols of Kingdom Hall by congregation members: on nights when there is no meeting (this procedure is often followed in those cases where (a) repeated acts of vandalism or burglary have taken place; (b) threats against the Kingdom Hall have been made; or (c) a construction project is under way and equipment and materials on the worksite cannot be locked up or removed after working hours). Carried out by several different members of congregation, if possible; checks made on all nights of week, at different times of night.
3. Local fire and police departments: take the initiative to develop friendly relations with local fire and police departments. Ask tactfully what suggestions they have to improve security and fire prevention standards of Kingdom Hall. Some departments will be glad to send a representative to inspect the Kingdom Hall. Police may be asked if the Kingdom Hall could be included in their regular patrols.

J. Emergency Planning

As you consider appropriate to your circumstances, give attention to what contingency plans you might make to deal with emergencies which might occur during meetings or which might threaten the Kingdom Hall at other times. Such emergencies might include the following: power failure, bomb threat, riot (including disturbances during strikes by police or firemen), flood, fire, hurricane or tornado, earthquake. You may want to have a brief (generally not more than two or three minutes) review on the Service Meeting of procedures to follow in case of fire or other emergency (such as, attendants alert to keep exits unobstructed, audience remain calm and orderly, follow direction by one on platform and attendants).

K. Kingdom Hall Design

When you are building a new Kingdom Hall or making renovations on your present one, among your first considerations should be safety and security. These begin with design, not just with use. The various elements of safety engineering and planning for maximum security should be considered at the very beginning of your project, not just added at the last minute.

Cost is an important factor in design decisions. However, one incident of severe damage or one incident of arson or vandalism could cost hundreds of dollars and much time before your Kingdom Hall could be used again. Even insured losses are reflected in increased premiums. Do not jeopardize your considerable investment in your Kingdom Hall by trying to save money on the very things that will protect that investment.

Adherence to codes is also necessary. Fire, building, and zoning codes represent accumulated professional judgment on design standards. As such, they are valuable and should be viewed as a protection, not a hindrance. (See the comments regarding codes at the beginning of section "I.G. Inspection Standards," pp. 3-4.) Taking into account all factors, consider the following questions from the viewpoint of accident prevention and crime protection:

Are there any unguarded stairways or changes in floor level which are not obvious? If so, a severe fall could result. Railings should be of adequate strength and height; balusters should be placed close enough together to protect small children from falling through.

Is lighting sufficient? Bear in mind that interior and exterior lighting contribute much to safety and to crime protection. Give special attention to passageways and stairs. Have you planned an emergency lighting system for building exits (and other key points, such as stairs, if necessary)?

Does the placement of entrances and exits recognize them for what they are--potential weaknesses in your Kingdom Hall's security? For example, hidden windows and recessed exits out of public view could shelter a potential vandal or burglar seeking to gain entrance to the Kingdom Hall. Have the door and window frames, the kind of doors, the lock hardware specified, and the installation of all of these been done with a view to good quality and protection from crime? Will the funds allocated for these be sufficient for these purposes, rather than just enough to buy the least expensive types available? Have you installed wiring conduits for burglar alarm systems for all doors and windows? By incorporating them in your design, you can install such systems at a later date with a minimum of expense and effort.

How can you protect sound equipment from theft? Can it be stored and operated out of sight? Can equipment be (1) attached to walls or counters, (2) stored in lockable cabinets with good quality locks, or (3) installed in a separate room?

Have you considered the proximity of nearby buildings and fences and the possible ways that a burglar or vandal could use them to gain entrance to your building or its roof? Have you taken steps to prevent such?

To what extent will windows be necessary for light, and could such be eliminated? (Of course, the elimination of windows may entail the installation of a more extensive mechanical ventilating system.)

Have you carefully checked your local building, fire, and zoning codes for their requirements for structural integrity, number and placement of exits, interior and exterior fire resistance of building materials, provision for the handicapped, and so forth?

L. Safety and Security During Construction Work

Construction or remodeling work involves many potential dangers, and all persons connected with such work need to be concerned with safety and security. Following are suggestions:

1. In construction or remodeling projects, select one brother to care for safety and security. Select a brother who is knowledgeable in construction matters and who will be working regularly on the job. (NOTE: Be practical in applying the following suggestions. Do not spend unreasonable amounts of time in safety instruction or make long lists of rules for work. Instead, help the workers on the project to be conscious of safety.)
2. No one should work alone on the construction site. Brothers should coordinate their schedules so that there will always be someone else on the site with them. In case of accident, someone may be needed to provide basic first aid, call for help, or take an injured person to a hospital.

For the same reason, a nearby public telephone or an automobile should always be available to the workers.

3. Keep work area clean and orderly; keep tools in place.
4. Do not leave construction materials and equipment unprotected on the construction site, since your insurance does not cover theft if such items can be locked up. After work is finished for the day, lock up tools, equipment, and ladders or take them. Thoroughly tie down anything you cannot lock up or take away after work. Schedule the delivery of materials so that a minimum will be stored on the worksite overnight. In high-crime areas, or according to the judgment of the construction committee, you may want to post brothers as watchmen around the clock at the worksite overnight.
5. Provide protective clothing (hard hats, safety shoes, goggles, gloves, dust masks) for brothers who are doing work in which they would normally be required to wear such, especially if they do such work more than just once or twice. (Perhaps such equipment could be borrowed by the congregation or by individuals, rather than purchased.)
6. Many brothers have limited or no experience in the work they are doing on a

construction project. Have more experienced workers train less experienced to be aware of the following: dangerous moving parts, on-off switch locations, electrical dangers, ways to lift heavy loads, etc.

Assign children and youths to work with an adult, not alone. Do not permit them to use power tools requiring more strength or skill than they possess. Visitors to the worksite should be restricted to areas that are not dangerous.

7. Give special attention to scaffolds and ladders. Make sure that scaffolds are strong enough to bear the weight of all those who will use them and that they have stable supports. Ladders should be long enough (if used to reach a roof, should extend above the roof), in good repair, and on a solid base.
8. Inspect power tools to make sure that they are properly grounded.
9. Always have equipment available to extinguish fires. In most cases a source of running water and buckets will be sufficient. If flammable liquids or electrical fires are a possibility, have a portable ABC-type extinguisher on hand, and show workers how to use it.
10. Give consideration to first aid.
 - a. Keep appropriate first aid supplies or a first aid kit at the worksite at all times (primarily those supplies which would be needed to control bleeding).
 - b. Decide what to do in the event of an accident, and go over the procedure with everyone. Discuss the matter often enough to keep what should be done fresh in the minds of all workers. Include the following points: remove any immediate cause of danger, keep injured person calm, do not move if danger of broken bones, notify one of designated brothers on worksite to supervise other steps (if familiar with procedures to control bleeding, attempt to do so by direct pressure or dressings; have someone telephone for ambulance, if necessary; have injured person transported to hospital).

M. References for Further Research

1. General security measures: Awake!, 12/8/68, pp. 8-11; Crime Prevention Section of your local police department
2. Safety: Awake!, 11/22/77, pp. 16-20
3. Maintenance and general information: Our Kingdom Service, May, 1976, insert entitled "How Do You View Your Kingdom Hall?"
4. Kingdom Hall construction: Awake!, 8/8/77, pp. 21-24
5. Fire prevention: Fire Prevention or Community Affairs Unit of your local fire department
6. Building codes: Building Department of your city or county (some states' codes are adopted by the locality); nationally recognized codes (for optional supplementary reference), (1) The BOCA Basic Building Code/1978 and (2) Uniform Building Code. (NOTE: Local architects and building engineers will have copies of these codes, as will some public libraries.)

II. GENERAL COVERAGE PROVISIONS

A. Who Is Covered by the Society's Insurance Arrangement

The Society's arrangement insures your congregation if you regularly meet in a Kingdom Hall which has one of the following:

1. An insurance account with the Society
2. A loan from the Society
3. A commercial loan for Kingdom Hall construction arranged through the Society

B. Who Is Eligible for the Society's Insurance Arrangement

1. Any congregation of Jehovah's Witnesses in the United States (including Alaska and Hawaii) can obtain insurance through the Society.
2. A congregation which mortgages its Kingdom Hall to someone other than the Society can still obtain insurance through the Society's arrangement. However, if a local bank or individual gives you a mortgage loan, the lender will usually ask for proof that you have insurance. In that case, give the Society the following facts:
 - a. The name and address of the lender (along with the name or department to whom correspondence regarding your loan should be sent)
 - b. The amount of insurance required by the lender
 - c. Any special requirements of the lender, including the date by which it must have proof of your coverage

The Society will try to provide whatever the lender requires and will send to your congregation a copy of any correspondence with it. Once you have taken the steps shown above, your coverage will continue in effect as before. Neither your coverage nor the cost of your insurance will change.

3. If you have a Kingdom Hall loan with the Society, you obtained coverage through the Society at the time you received your loan. After that, your coverage continues without any further action on your part. If you pay off your loan with the Society, your coverage will not be cancelled. You will continue to be covered, and no further action or additional premium will be required at that time. (See "J. Term of Coverage and Billing," p. 16.)
4. Your congregation does not have to own its Kingdom Hall in order to be insured through the Society's arrangement. If the congregation rents or leases the property, it can still be insured for (1) protection against law-suits and claims for injury, and (2) theft, fire, and other risks for items owned by the congregation. The property insured can include additions and improvements to the rental property and the contents of the Kingdom Hall (chairs, sound equipment, etc.).

C. Other Insurance

1. The Society's insurance arrangement includes all basic kinds of coverage.

Therefore, as soon as the Society's coverage begins, cancel other insurance immediately. Your previous insurance company should refund the unused part of the insurance premium. (NOTE: If you have flood insurance, do NOT cancel it.)

2. Before you buy other insurance, contact the Society to determine if it would duplicate the coverage you already have or if the services you need can be provided under your present insurance. (See section III, p. 20.)

D. Insuring New Kingdom Halls

1. If your congregation rents or buys a new Kingdom Hall, begin insurance coverage with the Society immediately. If you buy new property, do this as soon as you take title to it; if you rent, do this when you begin occupancy.
2. If your congregation is building a new Kingdom Hall:
 - a. If the Society's arrangement insures your present Kingdom Hall, insure the new property as soon as you begin construction. This is advisable, since construction involves many potentially dangerous situations.
 - b. If the Society's arrangement does not insure your present Kingdom Hall, insure the new property as soon as you take title. (If you do not begin construction immediately, it will be necessary for you to write the Society again when you do.)

NOTE: Regarding Builder's Risk insurance (temporary construction insurance), see III.C, p. 21.

3. The body(ies) of elders for all the congregations meeting in the Kingdom Hall should meet to decide what coverage is needed and from whom it should be obtained.
4. Once the combined bodies of elders for all concerned congregations have made a decision, each body of elders should submit a resolution to its respective congregation. For insurance purchased through the Society's arrangement, the resolution may read as follows:

RESOLUTION

RESOLVED, THAT we purchase insurance for our Kingdom Hall through the Watch Tower Bible and Tract Society of Pennsylvania under its group insurance arrangement. We understand that this insurance includes fire, extended coverage, and public liability coverage. We agree to pay the cost of premiums charged for such insurance in no more than five payments after we are billed. We understand that this includes interest charged monthly on any unpaid balance due, at the rate currently charged.

Date adopted
 Motion made by
 Seconded by
Number in favor
Number not in favor

[signed] Presiding Overseer
 Past Presiding Overseer
 Next Presiding Overseer

E. Obtaining Coverage Through the Society

To insure your Kingdom Hall under the Society's arrangement:

1. Write the Society a letter requesting insurance coverage, giving the address of the property. State whether (1) you are building a new Kingdom Hall; (2) your Kingdom Hall is mortgaged to someone other than the Society; or (3) you are renting your Kingdom Hall.
2. The Society will answer with a general letter of instructions, along with Property Description Forms. Complete the forms within 60 days of their receipt. Send two copies to the Society, keeping one copy for the congregation file.
3. As soon as your request is received and acknowledged by the Society, your Kingdom Hall is covered by insurance under the Society's arrangement. Therefore, when you receive the Society's acknowledgment to your first letter, you may cancel any insurance coverage previously in force on your Kingdom Hall, with the exception noted in C.1, p. 12.
4. Set up a separate folder in your congregation file for all congregation insurance matters. Mark the folder "Insurance," and place your congregation's copy of the Property Description Form in this file, along with all other correspondence relating to insurance received from the Society.
5. Send to the Society the resolutions adopted by the congregations using the Kingdom Hall (see D.4, p. 13). Keep a copy in the files of the respective congregations.
6. Comply with all other instructions in the letter sent to you in response to your first inquiry.
7. The Society will acknowledge receipt of the forms, resolution, and other information you have sent. At the same time, you will be sent other information about your coverage.
8. Based on the information you submitted on the Property Description Forms, your insurers will give your Kingdom Hall an insured value. That value will be used to figure the amount of your insurance premium. When the Society has been advised of that amount, it will then send you a bill. Payment should be made as indicated in "K. Payment of Your Bill," p. 17.

F. Other Buildings on Congregation Property

1. You can include in your Kingdom Hall insurance any building the congregation owns or rents. However, no structure is automatically covered by insurance. You must specifically request coverage for each particular building on your congregation's property. To insure other buildings, follow the same procedure as for Kingdom Halls. (See D, p. 13.)
2. Unless you insure every building on congregation property, you will not be protected against lawsuits and claims that may result from injuries in those buildings. Neither will you be insured for theft or damage to things stored inside them.

3. Your Kingdom Hall insurance can also include a mobile home that is owned by the congregation. It can be located on property that the congregation does not own. To be insured, the mobile home must be permanently secured (permanently attached on its foundation on the property where it is located) and parked in a protected area (near other houses, not isolated or distant from other dwellings.) If the mobile home meets these requirements, follow the steps shown in D. of this section. Show on the Property Description Form (1) "Mobile Home;" (2) length and location of the mobile home; and (3) value of the home itself (and its contents, if they are owned by the congregation).

G. Insured Value of Your Property/Additions and Improvements

To be fully protected by insurance, every building must be insured for the full amount of its current replacement cost. It is your responsibility to do this for your congregation's property. In order to do so, you must provide your insurers with an up-to-date Property Description Form (formerly called "Survey Form") for all buildings. This means that if you make major changes in the dimensions of your Kingdom Hall or its outside structure, you should:

1. Write to the Society for new Property Description Forms.
2. Complete the Property Description Forms and take photographs of the Kingdom Hall from the vantage points that would show any recent changes or improvements. Send to the Society at least two such photographs with two copies of the completed forms.
3. If your insurers believe the insured value of your property should be changed, they will follow the steps in E.8, p. 14.
4. To increase the value of your Kingdom Hall for any reason other than a change in the outside dimensions or structure of the building, write a brief letter to the Society. State what you believe to be the current value of (1) your Kingdom Hall building and (2) its contents. (Your insurers do not require that you hire a real estate appraiser or get a written estimate of your Kingdom Hall's value. A letter from your congregation is sufficient.) If your insurers agree with the new values you have recommended for your Kingdom Hall, they will follow the steps in E.8, p. 14.

Note: Recently, rapid increases in property values have made it difficult for many congregations to keep the insured values of their Kingdom Halls up-to-date. If you have a loss or damage while your Kingdom Hall is temporarily underinsured, your insurers have agreed that you will still receive the full settlement due you. It is anticipated that the insured values of all Kingdom Halls will be adjusted automatically each year, commencing in the near future. This adjustment will be based on a current appraisal guide or standard index. When the automatic adjustment is made, the Society will inform you of the new amount of insurance on your Kingdom Hall.

H. Land Owned by the Congregation

If the congregation has land on which there is presently no Kingdom Hall or other building being used by the congregation:

1. Land without buildings is automatically covered by your present Kingdom Hall insurance. It is not necessary to notify the Society to have such property

insured. If your congregation is not presently insured through the Society's arrangement, contact the Society as soon as you take title to any new property. For vacant land, the coverage which applies protects the congregation in the event of accidents on your property. (See section "VII. POLICY TERMS - CLAIMS AND LAWSUITS," p. 45.) (There is no coverage on vacant land for risks described under section VI, p. 41.)

2. If there are buildings on the property when the congregation acquires it, write to the Society to have them insured. (See F, p. 14.) This should be done even if the buildings on the property are vacant or if you plan to have them demolished soon, because of the possibility that someone may venture on the congregation's property and be injured there, later holding the congregation responsible for his injury.

I. Cancellation of Insurance

Once you have obtained coverage through the Society, your insurance will continue in effect, and you will be charged the full premium each time it is automatically renewed, until you advise the Society in writing to cancel it.

1. You cannot transfer your insurance to anyone except another congregation of Jehovah's Witnesses. That means that if you sell your Kingdom Hall, you must cancel the insurance coverage as of the date of the sale.
2. You are billed for your premium by the Society, not directly by the insurance company. Since the Society pays the premium for all Kingdom Halls as a group in advance, you cannot cancel your insurance by simply not paying the premium for which you are billed by the Society.
3. To cancel your insurance, write the Society a brief letter stating the address of the property and why you are cancelling coverage on it. On receipt of your letter the Society will cancel your insurance and begin procedures to refund to you the unused portion of the insurance premium you have already paid.
4. The date the Society receives your letter requesting cancellation determines the amount of your refund. You will be credited with the amount of the premium for the full month if your request is received before the fifteenth of the month; after the fifteenth you will be charged for the full month.

J. Term of Coverage and Billing

1. Since your Kingdom Hall is insured through policies which are carried in the name of the Society, coverage is continuous from year to year. Coverage continues until the congregation requests that insurance be cancelled for a particular building or property. Your policy does not lapse for non-payment of premium.
2. You will receive a bill for your congregation's share of the insurance premium under the following conditions:
 - a. When you insure a new Kingdom Hall or add other congregation property to your coverage.
 - b. When you increase the insured value of your present property, as when you make a major improvement or addition to your Kingdom Hall.

- c. When insurance coverage is being renewed for all congregations under the Society's arrangement. You are sent a bill periodically for such renewals; the most recent one was sent in 1978. (In the future it is anticipated that such bills will be sent on an annual basis.)

K. Payment of Your Bill

When you receive a bill from the Society for your insurance premium:

1. If your congregation has a Kingdom Hall loan with the Society, your regular monthly loan payments include insurance charges. Therefore, you are not required to make any additional payment to the Society. (Your congregation's insurance premium will be added to the current balance of your loan, and you should note this charge on your congregation's mortgage records.)
2. If your congregation has an insurance account only with the Society (that is, does not have a loan with the Society), you should do the following:
 - a. Within 30 days of the date on the bill, bring it to the congregation's attention and make payment to the Society.
 - b. If your congregation cannot pay the entire bill within 30 days of the date of the bill, try to pay it in full in five monthly payments or less. Interest will be charged each month on the unpaid balance and will be added to the balance due.
 - c. If your congregation cannot pay the entire bill in five monthly payments, write to the Society to explain your situation. At the same time, begin to pay what you can as soon as your circumstances permit. Additional time can be granted if you need it, but you should make an effort to pay the full premium as soon as you are able. Keep in mind that you will need to include interest charges in your payments.
3. If your congregation has a commercial loan for Kingdom Hall construction arranged through the Society, follow the procedures shown in 2. above.

L. Engineering Requirements of Your Insurers

If you make any major changes in the structure or exterior dimensions of insured buildings, you must notify your insurers through the Society. (See G, p. 15.) Inform the Society also of any change in the chief use or purpose of any buildings you have insured. For example, notify the Society if you convert a Kingdom Hall into a residence building. However, aside from these things, it is not necessary to let the Society know if you make other changes in the property you have insured. For example, your insurers have no restrictions or limitations on matters such as the following: type of heating systems used, distance from high-tension electrical lines, distance from a fire hydrant or from a fire station, storage of dangerous materials or flammable liquids, length of time that a building can be left unoccupied, type of fire sprinkler systems to be used (if any), or use of a part of a building for rental property, either temporarily or permanently.

Before you make changes in the equipment or structure of your Kingdom Hall, make sure first that they will meet the requirements of your local fire, building and zoning codes. However, your main concern is the potential consequences--safety,

security, and fire protection--of any changes you make. What your insurers and the local codes will permit is secondary.

Since you are insured through a group, your insurers will not lower your premium if you add fire protection or security protection equipment to your Kingdom Hall. In most cases, what you are now paying is already much less than what you would pay for the same coverage if your congregation purchased it individually.

Occasionally, your insurers may make brief inspections of your property to assist you in improving the security and safety of your Kingdom Hall or to verify that its insured value is correct. Before making such an inspection, your insurers will contact an elder in one of the congregations meeting in your Kingdom Hall.

M. Relationship Between the Insurer, the Society, and Your Congregation

The Society does not itself sell insurance. Neither does the Society decide how claims will be settled or determine their amounts. Only your insurers provide these functions and other services related to them.

The Society offers an insurance arrangement for congregation property as a service, because more favorable rates are given to members of a group plan. Also, the Society has made an effort to adapt your coverage to the special needs of the congregations. Participation in this arrangement is entirely voluntary.

Since your insurance includes a large number of Kingdom Halls, usually your insurers do not communicate directly with you. Instead, the insurance companies deal with the Society, who then relays their inquiries to you. When the Society expresses the viewpoint and decisions of your insurers, as in this manual, it is not stating that it approves or advocates that view of matters. Rather it is simply explaining to you what your insurance will provide. What your insurers say generally reflects either normal business practices in the insurance industry or the specific terms spelled out in your policies.

Always write or call the Society when you have questions about your insurance. (The only exception would be when your insurers or the Society's insurance representatives contact you directly.) The Society is glad to explain your views to your insurers, but it cannot represent the congregation to your insurers or make decisions in your behalf, other than tentative ones (as in the settlement of claims). The Society is pleased to receive inquiries from your congregation relative to your insurance. It will always try to answer them as fully as it is able.

N. Correspondence with the Society

Show your congregation's full name, including city and state, on all correspondence you send to the Society. NOTE: Do not send letters with the secretary's name and address only. (See Theocratic Ministry School Guidebook, pp. 85-86, par. 4.)

Send all correspondence about insurance matters to 124 Columbia Heights, Brooklyn, NY 11201, Attention: Office of the Secretary and Treasurer.

If more than one congregation meets in your Hall, use the name of the congregation which the Society contacts about insurance matters. Normally, this is the congregation which holds the territory in which the Kingdom Hall is located.

O. Responsibility for the Kingdom Hall

All elders in the congregation(s) meeting in your Kingdom Hall share responsibility for taking care of it. However, regular, consistent attention needs to be given to the hall's security, maintenance, and day-to-day operation. It is advisable to select a committee of elders who can do this. Such a committee is usually known as a "Kingdom Hall operating committee." It may include brothers who are not elders, if sufficient elders are not available. (Such a committee would be the same committee as the one referred to in section I.A, p. 1.)

The committee should preferably include those with good business judgment and experience (as well as those with knowledge of maintenance, repairs, and security). To supplement their own experience, they should freely call on any available brothers who may have needed skills or knowledge. They should keep the body(ies) of elders informed of the problems they are encountering, the work they are doing, and the help they need.

The committee will have a permanent chairman who should be an elder if at all possible. He should have good organizational ability, be able to take the initiative, and be quick to expedite matters. He should not be a procrastinator. The chairman should be alert to care for details, or to see that they are cared for.

The committee may help handle claims to the insurance company for damage, theft, and accidents. (See sections IV.B, p. 25, and V.B, p. 35.) Additionally, they should be responsible for regular inspections of the Kingdom Hall. They may take care of such things as completing Property Description Forms when you insure new buildings or make improvements in buildings that are already insured, and they may care for matters such as increasing the amount of coverage you are carrying on your property. They will normally be in the best position to make recommendations to the body(ies) of elders of the congregations meeting in the Kingdom Hall regarding matters such as renovations in the Kingdom Hall and the purchase of new insurance policies (for additional kinds of insurance such as flood insurance or Workmen's Compensation insurance). In such cases, each body of elders in the Kingdom Hall should consider what the committee has recommended and submit a resolution to its respective congregation for approval. (See paragraphs 5-6 on page 6 of the May, 1976, issue of Our Kingdom Service.)

III. ADDITIONAL INSURANCE COVERAGES

As part of your Kingdom Hall insurance, certain additional coverages are offered. These are outlined below. In addition, there are optional coverages which can be purchased at extra expense by the congregation. (Note: If your congregation is not presently insured through the Society, this section is provided for information purposes only.)

A. Certificates of Insurance

Certificates of insurance show the kind and amount of insurance that you have. Your insurer will provide certificates of insurance at no additional charge.

1. Your congregation may be required to provide a certificate of insurance when requested by:
 - a. The owner of property you rent or are given the use of, or
 - b. Your municipality, while you are doing work on your Kingdom Hall
2. To request a certificate of insurance, contact the Society, providing the following information:
 - a. Name of congregation
 - b. Name and address of the one requiring the certificate of insurance
 - c. Address of the location for which certificate is required.

B. Temporary Coverage (for Special Programs, etc.)

Temporary use of a location other than your Kingdom Hall or assembly hall is automatically covered by your insurance, subject to the limitations shown below. (Note the limitation on coverage for property as described in VI.D.5, p. 44.) However, you must obtain specific coverage under certain circumstances.

1. You should specifically request coverage when one of the following applies:
 - a. You will be holding a special one-day meeting (arranged by your circuit or by several congregations) at any location except a Kingdom Hall insured through the Society or any assembly hall.
 - b. You will be holding congregation meetings (or a Memorial celebration) at a location where one of the following applies:
 - (1) The landlord (owner of the location where you will be meeting) requests that you provide evidence that you have insurance.
 - (2) The temporary location will be used more than two days (either consecutively or on separate occasions).
 - (3) The expected attendance will be greater than 1,000.
2. To obtain temporary coverage for a special meeting, use the Assembly Insurance Information form. Add to the form the expected attendance at your meeting.

Send the completed form to the Society. If you do not have a copy of the Assembly Insurance Information form (circuit overseers are supplied copies of this form), write a letter to the Society incorporating the information shown in 3. below. (See the instructions in point (6) of the Society's letter dated December 7, 1979, "To All Bodies of Elders and Traveling Overseers in the United States.")

3. To obtain temporary coverage for a congregation meeting, write a letter to the Society incorporating the information requested below. Show on the envelope "Attention: Office of the Secretary and Treasurer."

a. Name of congregation

b. Name of congregation in whose name Kingdom Hall insurance is carried through the Society, if different from your congregation. (This means the congregation in your Kingdom Hall which receives correspondence from the Society regarding insurance matters.)

c. Date of special program, or dates during which meetings will be held at temporary location

d. Name and address of the landlord (owner) of the location where your meeting will be held. Also list here the name and address of any others who the landlord requests to be included as insured parties.

e. Full name and address of the location where the meeting will be held

f. The expected attendance at your special program or meeting

g. Give your requirements if they are different from the following:

(1) Coverage - Comprehensive General Liability Insurance
Limits: Bodily Injury - \$10,500,000; Property Damage - \$10,100,000

(2) Number of copies of certificates - Two sets of certificates of insurance (one for the facility owner and one for your congregation) will be mailed.

4. After the insurer issues the certificates of insurance, they will be mailed to the secretary of your congregation, unless you otherwise indicate. You will also receive a bill for the cost, if any. If the special program your congregation is insuring is for two days or less and has an expected attendance of less than 1,000, there will normally be no charge.

C. Builder's Risk (Construction) Insurance

Such insurance applies during the construction of a new building. It is automatically included in your present insurance. (Note: most insurance policies cover only completed buildings. However, your insurance covers both completed buildings and buildings under construction.)

1. If your congregation is renovating its present Kingdom Hall, your present insurance already applies. It is not necessary to purchase additional insurance to protect the congregation during your construction project.

2. If your congregation is building a new Kingdom Hall:

- a. Insure your Kingdom Hall through the Society immediately. You will thus have the protection of both construction insurance and permanent property insurance. (See II.D.2, p. 13.)
- b. If an independent contractor who is building your Kingdom Hall requests that you provide Builder's Risk insurance, your regular Kingdom Hall insurance should be acceptable to him. If a contractor requests proof that you have satisfactory coverage, contact the Society to obtain a certificate of insurance.

D. Flood Insurance

Your insurance does not pay for damage from floods or rising water. The United States Government, through a program sponsored by the Department of Housing and Urban Development, provides flood insurance in the United States. For flood insurance to be available in your community, your community must have made application to be included in this program. Most communities have done so. To obtain such insurance or information concerning it, contact the Society.

E. Boiler and Machinery Insurance

For boilers, machinery and electrical equipment, your insurance does not cover electrical burn-out or short circuit, mechanical breakdown, or explosion. (Your present insurance does cover lightning and fire damage to your Kingdom Hall and its electrical equipment. Boiler and Machinery Insurance is for electrical or mechanical breakdown. Such coverage can be purchased at additional cost.

It is available in two forms: "Blanket I" and "Blanket II." "Blanket I" covers only boilers, water heaters, and refrigeration vessels. "Blanket II" covers everything covered by "Blanket I" with the addition of pumps, refrigeration and air conditioning equipment, compressors, electrical generators and transformers, and motors.

NOTE: This coverage is intended for (1) Kingdom Halls with boilers and (2) assembly halls and Kingdom Halls with very large electrical and refrigeration equipment. For this reason, only those sizes of equipment shown below can be covered under this type of insurance ("Blanket II" coverage):

Electric motors 10 hp or greater
Refrigeration systems 10 hp or greater
Internal combustion engines used for driving generators; engines of 10 hp or greater
Electric generators 10 kw or greater
Power transformers 25 kva to 1000 kva

If your Kingdom Hall does not have equipment of the size or type shown above, your congregation would probably not find this coverage useful.

If you are interested in such coverage, write the Society to request an inspection of your Kingdom Hall. This is necessary before your insurers or the Society can provide a quotation (even an approximate one) for the cost of this coverage. Your expression of interest does not obligate your congregation.

F. Workmen's (Workers') Compensation Insurance

Your present insurance does not include Workmen's Compensation insurance. Anyone who receives pay should be protected by such insurance. It pays workers who have been injured on the job, and it protects the employer from claims and lawsuits because of injuries to his employees.

There are two reasons why you should purchase such insurance for persons you pay. Your present insurance does not pay for injuries to anyone you pay. Also, you may be required by law to buy Workmen's Compensation insurance. (This depends on the laws of your state.)

Normally, such insurance is not required for volunteer workers. For that reason, most of those doing maintenance and construction work on your Kingdom Hall are covered by your present insurance. All "independent contractors" you hire should buy Workmen's Compensation insurance or accident insurance with comparable benefits for their own employees. (See I.H.1, p. 7.) In all cases, the actual status of those who do work on your Kingdom Hall should determine whether you buy Workmen's Compensation insurance, rather than whether someone is called a "volunteer worker," an "employee," or an "independent contractor."

Anyone working for the congregation would be covered by whatever one form of insurance applies to him. For example, an independent contractor and his employees would be covered by insurance obtained by the contractor. A paid employee of the congregation would be covered by Workmen's Compensation insurance obtained by the congregation. Neither of these types of workers would be covered by the regular insurance your congregation carries, which includes "public liability" insurance. (This type of insurance is discussed in section VII, P. 45.) Any paid workers hired by your congregation or by contractors hired by your congregation would not be covered by your present Kingdom Hall insurance, and they would receive nothing from your insurers if they were injured while working on your Kingdom Hall.

If someone requests a certificate of insurance showing that you have Workmen's Compensation insurance, explain that no paid workers will be used by the congregation. If that is not sufficient, provide a written statement to the effect that the congregation has no employees under the definition of the Workmen's Compensation law of your state and that therefore it is your understanding that this law is not applicable in your case. If this is not acceptable, contact the Society.

If your congregation has paid employees, you can buy Workmen's Compensation insurance temporarily, as during a construction or remodeling project. You can also buy it on a permanent basis to cover those who do maintenance work on the Kingdom Hall. If your congregation needs such coverage, contact the Society.

If your congregation remodels or builds a Kingdom Hall, or if someone regularly does maintenance work on your Kingdom Hall or assembly hall, inform those doing the work of the limitations and provisions of your insurance. Explain that your insurance does not pay for expenses for more than one year after the accident and that the maximum amount payable for medical and hospital expenses under the terms of your coverage has a limit. (See VII.D.2.a, p. 47.)

G. Automobile Insurance

Any vehicles owned by the congregation can be insured through a separate insurance policy available through your present insurers. Contact the Society with the following information if you want this coverage:

1. Year, make and model of vehicle
2. Maximum gross weight of vehicle (if not registered as passenger vehicle)
3. Vehicle identification number
4. Principal use of vehicle (for example, local maintenance, local pick up and delivery, long-distance hauling)
5. Coverages and limits required (comprehensive fire and theft, collision, medical payments)
6. Location where vehicle is garaged, if different from address of Kingdom Hall

H. Performance Bonds

Your city may require that you file a bond during construction of your Kingdom Hall. This bond can be obtained at a small additional charge from your insurers.

1. To request such a bond, contact the Society, providing the following:
 - a. Name of congregation
 - b. Copy of the bond form required by the city or one to whom the bond is to be provided
 - c. Amount of the bond required
 - d. Official name of city or one requiring the bond (as, City of San Francisco, Town of Harrison, Village of Pleasantville, etc.)
2. When the work has been completed and the city no longer requires the bond, ask the city for a release of the bond requirement. Request such a release promptly to avoid unnecessary charges. Once a release has been granted, send a copy of the release to the Society, who will forward it to your insurers. If your city chooses to forward the release directly to your insurers, notify the Society also that a release has been granted.

IV. LOSSES

A. Definition

A "loss" means damage to your Kingdom Hall or to property owned or being used by the congregation (including cases of theft). (Coverage for claims of this type is described in section VI, p. 41.)

B. Responsibility for Handling a Loss

1. The body(ies) of elders in your Kingdom Hall have final responsibility for matters related to a loss. Immediately after the loss is discovered, they should delegate specific responsibilities as shown below.
2. The Kingdom Hall operating committee (or the congregation secretary, if you have not yet appointed an operating committee) should do what is outlined in parts C, F, and G of this section. If you do not have an operating committee and the congregation secretary is absent when the loss occurs, the body(ies) of elders should immediately select someone else to do this. When you send correspondence, use the name of the congregation which the Society contacts about insurance matters.
3. The Kingdom Hall operating committee (or the body(ies) of elders, if you have not yet appointed an operating committee) should immediately designate brothers to do what is outlined in parts D, E, H, I and J of this section. According to the circumstances, they may choose either an individual or a committee. SELECT THE BROTHERS AVAILABLE WHO WILL EXPEDITE MATTERS AND USE GOOD BUSINESS JUDGMENT.

C. If You Have a Loss

[Responsibility of congregation secretary (See B.2.)]

If you have a "loss," follow the instructions below. If you have an "accident," see section "V. ACCIDENTS," p. 35. If after checking both definitions you are unsure into which category your claim would fall, write a letter to the Society explaining the situation.

1. If theft, vandalism or vehicle damage has occurred, report the incident to the local police immediately.
2. Ask the police for the case or other number assigned to the report, along with the name of the police officer to whom the report was made. (The case number may be available at a later date.) Make a note of the date you reported to the police and the name of the one who made the report.
3. If the damage creates a hazard to Kingdom Hall property or safety, telephone the Society immediately to report the loss. You may also telephone the Society if the damage is very severe (example, a fire). Call (212) 625-1240 from 8:00 a.m. to noon and 1:00 p.m. to 5:00 p.m. weekdays, and on Saturdays from 8:00 a.m. to noon (Eastern Time). Do not contact your insurers directly.

NOTE: WITHIN 30 DAYS of the date on which you discover the damage, complete all

the steps in B through G of this section. IF YOU CANNOT COMPLETE all the steps within 30 days, follow the instruction under F, p. 28.

D. Protection After the Loss - Temporary and Permanent Repairs

[Responsibility of designated brother(s) (See B.3., p. 25)]

Protect your property from further damage. This is your first obligation if your Kingdom Hall is damaged. However, you should not make permanent repairs until the claims adjuster has given his approval.

1. If your repairs will cost less than \$1,000, you may make complete permanent repairs to your Kingdom Hall or replace damaged or stolen equipment as soon as you choose to do so.
2. If your repairs may cost more than \$1,000, do not make permanent repairs to the damaged portions of your Kingdom Hall. Make temporary repairs to protect your Kingdom Hall from further crime or weather damage until the claims adjuster arrives. (The "claims adjuster" is sent by your insurers to inspect your damage.)
3. If you must make permanent repairs to avoid further damage to your Kingdom Hall or if you have an emergency, IMMEDIATELY make whatever repairs are necessary to protect your property. Use your own judgment in doing whatever you believe is necessary in such a case. If you must make permanent repairs, you must take photographs of all portions of the damaged area. Keep the photographs for examination by the claims adjuster.
4. Do what is necessary to prevent further damage, including the following:
 - a. Restore proper security to your Kingdom Hall immediately. Board up or securely close up damaged windows and doors. If you cannot make your Kingdom Hall safe from intruders, temporarily remove any property that could be stolen. Be alert to attempts by vandals to take advantage of the original break-in.
 - b. Protect from water and weather damage. Cover any damaged part of your roof to prevent further water damage to the interior of your building. In the event of flood:
 - (1) Before entering flooded buildings, make sure that there is no danger from live electrical wires, escaped gas, or structural collapse.
 - (2) Pump out flooded basements in stages, not all at once, to reduce potential damage to the structure.
 - (3) Right away, dry out rugs and carpets, appliances, and motors. Oil machinery to prevent rust.
 - c. Restore fire protection. Return to service broken water lines and recharge fire extinguishers.
 - d. Air out curtains, rugs, and seats to minimize smoke damage.
 - e. Protect and salvage equipment. Dry out and separate any literature that can be saved. Clean up any debris, but do not have it removed from the

Kingdom Hall premises until the claims adjuster has inspected it and given his approval. Make sure you have the approval of the claims adjuster before discarding equipment or property, since your insurers may consider an item repairable.

- f. Keep receipts, invoices, etc., for the cost of debris removal, professional cleaners, and temporary repairs. Generally these costs are covered by your insurers. (See "E. Estimates," below.)
- g. Get the cooperation of neighbors, police, and congregation members in providing temporary protection for the Kingdom Hall while it is being repaired. (See I.I., p. 8.)

E. Estimates

[Responsibility of designated brother(s) (See B.3., p. 25)]

Your insurers pay claims, not the Society. Your insurers will pay only for losses that you can prove. To prove your loss, first compile a list of everything damaged or stolen. (If you have inventory in your congregation file, use that.) Then you must provide written evidence from someone else of the current cost of repairing or replacing every item. Keep in mind the following facts about estimates:

1. You need to get estimates for three reasons:
 - a. You cannot be paid for your damage or loss until your insurers receive your estimates with the Loss Report Form.
 - b. You cannot decide whether the adjuster's offer to you is acceptable unless you can compare his offer with your own estimates.
 - c. The adjuster may not send his report to the insurance company until he has seen your estimates.
2. Start getting written estimates immediately after you have taken steps to protect the Kingdom Hall from further damage.

NOTE: WHEN YOU HAVE TELEPHONED A REPORT TO THE SOCIETY, the claims adjuster will probably visit your Kingdom Hall before you have time to get estimates. However, you must still obtain written estimates as soon as you can for the reasons shown in 1. above.

3. You may have to pay for the estimates you obtain. If so, you will not be reimbursed for that cost by your insurance.
4. Keep in your congregation file a duplicate copy of all estimates or bills you obtain. If the insurance company sends an adjuster, he will need to examine them. (See I.2.c., p. 31.)
5. If the congregation intends to furnish its own labor to make the repairs, it is proper to include the fair market value of such labor in the estimate.
6. Estimates for property you are replacing should be for items of the same or equivalent quality as the original. Estimates for repairs should be only those necessary to restore your property to its original condition immediately before the damage occurred. Repairs made necessary by the specific incident of fire, wind, vandalism, etc., are all you can claim. NOTE: This principle applies to your insurance claim only. It is up to you to decide whether to

rebuild or repair your Kingdom Hall in a way different from its previous construction or to make repairs beyond those made necessary by the specific incident of damage for which you are making a claim. The congregation would have to pay for the cost of such additional work.

7. Make sure estimates come from a recognized contractor or supplier, known in his community to be in the business of providing the goods or services he quotes. The one providing the estimate can be a member of your congregation, as long as he meets this requirement. The estimate should be on the business forms or letterhead of the supplier. If he does not have such, have him sign and date the estimate he gives you. NOTE: Photocopied catalog pages are not acceptable as estimates.
8. Your estimates must be current quotations. Do not give the original cost you paid. Give what it will cost you to replace the item at today's prices. The insurance company pays you according to current prices, which are usually higher than your original cost.
9. Detailed estimates are required. If they are for repairs to buildings, have them show materials and labor separately. If they are for equipment or appliances, they should show both the model number and a description of the item quoted. Example: "Bogen amplifier S3049 . . . \$225.00" not just: "S3049 . . . \$225.00."
10. Send to the Society only one bill or estimate for the same item. Do not send duplicate estimates. Do not send one estimate for repair and another for replacement of the same item. Decide whether the item can or cannot be repaired and get an estimate accordingly.
11. If your estimates or invoices include items which do not relate to your claim, circle the items you are claiming.
12. Do not include sales taxes on your bills or estimates. Since religious or nonprofit organizations like your congregation are generally exempt from sales taxes, you should not have to pay them.

F. Reporting the Loss to the Society

[Responsibility of congregation secretary (See B.2., p. 25)]

Your insurers require that you submit a report of your damage or loss shortly after it is discovered. Normally this means that your report (along with bills or estimates) should be mailed within 30 days of the date on which you discover the loss.

IF YOU CANNOT MAIL THE LOSS REPORT FORM AND ALL ESTIMATES WITHIN 30 DAYS OF THE DATE ON WHICH THE LOSS IS DISCOVERED, write the Society a brief letter. State the date and kind of damage and why there will be a delay. This action will preserve your claim. However, once you have sent this letter, the completed Loss Report Forms with estimates and bills should be submitted right away.

1. Report the damage or loss as promptly as you can, but not before you have obtained all your estimates or bills to substantiate your claim. Complete the form as directed below (see G, p. 29), attach all written estimates or bills, and send all the information to the Society.

2. If you do not discover the damage until some time has passed since its occurrence, report the matter to the Society anyway. The important thing is that you report each loss as soon as you become aware of it.
3. Always report each separate incident of damage on a separate form or letter. For example, if two incidents of vandalism, theft, etc., occur within a short period of time, make two separate reports on separate forms.
4. Do not include damage to congregation literature on the Loss Report Form. Send a separate letter to the Bookkeeping Department of the Society. Itemize damaged or destroyed literature (whether controlled stock or regular campaign literature) and give the cause of the damage. The Bookkeeping Department will correspond with you concerning your loss.

G. Loss Report Form

[Responsibility of congregation secretary (See B.2., p. 25)]

Report the damage to the Society on the Loss Report Form. If you do not have a copy in your file, write a letter incorporating the information requested below. Send the form (or letter) to the Society after you have attached all written estimates or bills substantiating your claim, but do this as promptly as possible. Complete the form in duplicate as follows:

1. "ACCOUNT NO." - If unsure of number, leave blank.
2. "CONGREGATION" - Include city and state: give full name of congregation, as shown on the Society's records. If more than one congregation uses your Kingdom Hall, use the name of the congregation with which the Society corresponds regarding Kingdom Hall insurance matters.
3. "KINGDOM HALL ADDRESS" - Give street address, city and state.
4. "DATE OF LOSS" - Give month and year, if unable to state precisely. Use approximate date you discovered the damage if you do not know when it occurred.
5. "TYPE OF LOSS" - Circle the kind which applies (Fire, Vandalism, Theft, etc.). Circle "Glass" if only glass damage is involved.
6. "PROPERTY DAMAGED" - List here only items which can be repaired. Do not list any item for which you do not have a written estimate or bill. Beside each item you list, show its approximate age in parentheses (). (Example: two microphones (3 years)). If you are not sure of the age, give a conservative approximation.
7. "PROPERTY STOLEN, DESTROYED, OR DAMAGED BEYOND REPAIR" - List all such items for which you have an estimate. Show the approximate age of each item in parentheses (). (See item 6.)
8. "TOTAL AMOUNT OF CLAIM" - Show here the total of the estimates and bills you will be sending to the Society with the form. If you have not obtained estimates for all the items damaged or stolen, follow the instructions at the beginning of "F. Reporting the Loss to the Society," p. 28.
9. "IF BURGLARY, VANDALISM, OR VEHICLE DAMAGE . . . Reported to:" - Show the name

of officer and police station to whom you reported the crime. On the line below, show who reported to the police, along with the date of the report. If the police have given you a case number or file number, show that. If you do not know the name of the police officer, the case number, or other information requested here, go ahead and submit the form with whatever information you have. The important thing is that you did report to the police.

NOTE: If you never made a report to the police, go ahead and do so now. The insurance company will not refuse your claim if your report to the police is late, BUT YOU MUST EVENTUALLY MAKE A REPORT.

10. "Is identity of one responsible . . . known?" - This applies to cases of damage by an automobile or truck, as well as burglary or vandalism. NOTE: This applies to the causes of damage shown in 9. above. It does not apply to unintentional or accidental damage, as in the case of a brother who accidentally breaks a pane of glass while working on the Kingdom Hall.
 - a. IF AN UNKNOWN PERSON caused damage, state that here. In such cases, your insurance will cover the damage.
 - b. IF YOU KNOW who damaged your Kingdom Hall, give here the individual's name, address, and telephone number. If a vehicle caused the damage, give also the owner's automobile insurance company, driver's license number, and license plate number as soon as you can obtain them. In such cases your insurers will collect the amount of the settlement from that person. When this applies to damage done by a vehicle, your insurers will have the vehicle owner's insurance company pay for the damage. (NOTE: If the owner of the vehicle is a brother who does not have insurance, the congregation may decide not to report the damage to your insurers. Instead, you may want to work out some arrangement directly with the brother for repayment of the cost of damage.)
11. "NAME, ADDRESS, PHONE OF 2 PERSONS INSURANCE ADJUSTER MAY CONTACT . . ." - Give names of persons who can be called during business hours or who will have someone at home to receive telephone calls then. (Give business telephone if the brother has one.) If possible, give names of brothers whom the body of elders have chosen to care for the loss.
12. Sign and date the form. Send one copy of the completed form to the Society, 124 Columbia Heights, Brooklyn, NY 11201, Attention: Office of the Secretary and Treasurer. Keep one copy of the form for the congregation files.

H. Investigation

[Responsibility of designated brother(s) (See B.3., p. 25.)]

Decide why the damage or theft occurred and how you can reduce the probability of a recurrence.

1. The purpose of the investigation should be to help your congregation avoid future losses similar to the one which has just occurred.
2. In deciding how to prevent future losses, consider the suggestions in section "I. PROTECTING YOUR KINGDOM HALL," p. 1. Before you decide on any major changes in the physical structure of your Kingdom Hall, find out what your local building, zoning, and fire codes require.

3. After you have completed your investigation, write a brief letter to the Society stating (a) the cause of loss or damage, and (b) the steps you have taken to protect your Kingdom Hall from future losses.

I. Inspection by the Insurance Investigator ("Claims Adjuster")

[Responsibility of designated brother(s) (See B.3., p. 25)]

Be prepared for the visit of the adjuster and be prompt and cooperative in your dealings with him.

NOTE: DO NOT DEAL WITH ANY INSURANCE INVESTIGATOR ("CLAIMS ADJUSTER") WHO HAS NOT BEEN SENT BY YOUR INSURERS OR ANY ADJUSTER WHO WORKS FOR A PERCENTAGE OF THE SETTLEMENT. THE ADJUSTER SENT TO INSPECT YOUR KINGDOM HALL IS PAID BY YOUR INSURERS, NOT BY YOU.

1. IF YOUR REPAIRS WILL COST MORE THAN \$1,000, your insurers will usually send a claims adjuster to your Kingdom Hall. The adjuster will advise whether your insurance covers the loss and how much you should receive for repairs. Keep in mind the following points when dealing with him:
 - a. He represents an independent firm hired by your insurers. Therefore, his judgment of matters may differ from the insurance company's and the Society's.
 - b. He is an experienced professional and will usually try to be fair. However, his job is to make the lowest possible settlement that is reasonable. Since he usually deals with the world, he may therefore expect your estimates to be higher than necessary.
2. In contacting your congregation, the adjuster will use the two names you listed on the Loss Report Form. If he cannot reach anyone at the telephone numbers given, he will contact you in writing. In meeting with the adjuster:
 - a. Select only one elder to communicate with the adjuster.
 - b. PROMPTLY answer all calls and letters from the adjuster. Remember that he will want to meet with you during regular business hours, if possible.
 - c. Have a copy of all estimates and bills for the adjuster AT YOUR FIRST MEETING WITH HIM.
 - d. When you meet with the adjuster at the Kingdom Hall, show him what the damage is and how and when it occurred. Confine your statements about the cause or circumstances of the loss to the FACTS of the matter as you have them. Be helpful, but do not guess or volunteer opinions.
3. The adjuster will check the estimates and bills you give him. He will base what he will eventually recommend on his own experience and on other estimates he will obtain.
 - a. To obtain such additional estimates, he may ask you to show the damage to contractors or suppliers of his choosing. Give them the same cooperation you give the claims adjuster, making sure they have all the facts at their disposal. However, your congregation is not obligated to hire the

contractors sent by the claims adjuster. When the actual repair work is done, you can use any contractor you choose.

- b. The adjuster will check your own estimates in line with what is shown in "E. Estimates," p. 27.
 - c. If the adjuster asks for information to support or clarify your estimates, obtain it as soon as possible. Your claim will be held up until the adjuster receives this information.
4. Once he has completed his inspection:
- a. The adjuster is then authorized to make an offer of settlement to you. If he does not make an offer, that fact may mean that he does not believe your insurance will pay for the damage.
 - b. The adjuster is not authorized to promise that you will be paid for your loss, nor can he promise what your settlement will be. Neither can he promise that you will be paid within a given period of time. The insurance company decides all these things.
 - c. When the adjuster makes an offer to the congregation, he will subtract from his estimates (a) depreciation based on the age of items damaged or stolen and (b) any deductible which applies to your particular loss (see VI.E.1, p. 44).
 - d. After the adjuster gives his offer to the designated brother(s) (see B.3, p. 25), they should decide promptly whether to accept it. The decision should be given the adjuster immediately after being made.

NOTE: This decision should be tentative if the insurance company's offer is much less than your estimates and bills, or if the amount of money involved is very large. In such cases, the body(ies) of elders should consider the recommendation of the designated brother(s) and present the insurance company's offer to the congregation in the form of a resolution. The designated brother(s) should inform the adjuster of the congregation's decision.

- e. If the offer is rejected, promptly and frankly express this to the adjuster in writing. Immediately send a letter to the Society explaining what you have been offered and why you disagree with the offer. Include with your letter any information you have given the adjuster.

J. Settlement

[Responsibility of designated brother(s) (See B.3., p. 25)]

1. Your insurers will settle your claim within a reasonable time after you have furnished them and their adjusters everything they require. The amount of time required varies from claim to claim, depending on the circumstances. Pending settlement, you may want to make temporary arrangements to borrow necessary equipment or funds to replace what was stolen, damaged, etc.
2. Your insurers will take no action until they receive both (1) the report of the claims adjuster and (2) the Loss Report Form and estimates you have sent.

3. Do not contact the adjuster or his company if you feel there is a delay in your claim. Contact the Society in writing instead. It will try to speed up settlement.
4. Since the insurer makes payment through the Society, the Society will send you its check when payment is approved. If you receive any check directly from your insurers, return it to the Society, since it will be a duplicate.
5. Your insurers may not agree with the recommendation made by the claims adjusters. If that is so, the claims adjuster may make an additional visit and bring with him a contractor, engineer or other expert. Such a visit may mean that your insurers question whether your insurance will pay for your loss.
6. From the information they have received, your insurers decide the following:
 - a. Whether your insurance will pay for the damage or loss. (See section "VI. POLICY TERMS - PROPERTY PROTECTION," p. 41, for the details of what your insurance covers and what it excludes.)
 - b. How much you will receive. This amount is based on the depreciated value of what was damaged or stolen. Depreciation is figured according to the normal useful life of each item. (No depreciation is applied to glass that you replace.) After depreciation is taken, any deductibles or limits which affect your loss (see VI.D-E, p. 44) are applied.

Example: You had hail damage to your roof. The roof was five years old. In your area, the normal lifetime of roofs is fifteen years. Here is how your settlement would be calculated:

Cost of repair to your roof (as determined by claims adjuster)	\$900.00
Less depreciation (in this case, 33-1/3%, since 5 yrs. = 33-1/3% of 15-year life of roof)	- 300.00
Subtotal	\$600.00
Less \$100 deductible for hail/windstorm damage	- 100.00
<u>Amount you will receive</u>	<u>\$500.00</u>

NOTE: If your Kingdom Hall is underinsured, the amount of your settlement will not be affected.

7. The Society will notify you in writing of your insurers' decision. You will receive either (1) a check for what your insurers have offered (you are not obligated to accept this settlement) or (2) a letter explaining the offer, if it is much less than your estimates or bills, or if your insurance may not pay for the damage.
8. IF YOU DISAGREE WITH THE DECISION OF YOUR INSURERS (OR THE ADJUSTER), you have the right not to accept the offer.
 - a. If you do not accept the offer, you should first consider the explanation of your insurers. If you still cannot accept it:
 - (1) Return to the Society any check you have received for the loss, along with an explanation; OR
 - (2) Promptly advise the Society of your decision and the reasons for it.

- b. The Society will relay your viewpoint to your insurers. They will consider your objections and will have either the Society or the adjuster get in touch with you to either present a new offer to you or to explain the original one.
- c. If you still disagree with the amount that you have been offered, you may need to get an additional estimate to back up your original one. You may also suggest that the contractors who have given you estimates meet with the adjuster to discuss any differences between his estimates and their own. If these steps do not produce agreement, a final procedure exists that you can follow. After the other steps outlined above have been exhausted, the Society will give you the details of this procedure upon request.
- d. If you still disagree regarding (1) whether your insurance should pay for your damage, or (2) how much damage there is: You may need to obtain a written statement from an architect or engineer who is familiar with the kind of building or equipment that was damaged. Please note that you will normally have to pay for such written statements, and that your insurance will not pay for this cost.

In all cases where you disagree with the decision of your insurers regarding your claim, the Society can only try to report the views of each side to the other to bring out the facts.

- 9. If you have a mortgage with someone other than the Society: Since the lender has an interest in your Kingdom Hall up to the amount of its loan to you, it normally has the right of first claim to any settlement from your insurers. However, the lender is mainly interested in the complete restoration of the Kingdom Hall property to its former condition.
- 10. If you discover that some omission or error has been made after you have sent in your claim, write the Society immediately to explain the error.
- 11. If the police later recover and return to you all or part of what is stolen from the congregation, write the Society. Send (a) a list of what has been returned to you (b) copies of invoices or estimates you originally sent the Society for those items and (c) any estimates for necessary repairs to the returned items. If you have not yet received payment, your settlement will be adjusted accordingly. If you have already received payment, the Society will determine the new amount of the settlement due you, or refund due from you.

V. ACCIDENTS

A. Definition

An "accident" means injury to someone on Kingdom Hall property or damage to the property of an individual. (This does not apply to damage to property owned or used by the congregation.) A lawsuit, whether officially begun or only threatened, is an "accident" for the purposes of your insurance, because it claims that the congregation was negligent or responsible in some way for injury or damage. (Coverage for claims of this type is described in section VII, p. 45.)

B. Responsibility for Handling the Accident

1. The body(ies) of elders in your Kingdom Hall have final responsibility for matters related to an accident. Immediately after the accident occurs, they should delegate specific responsibilities as shown below.
2. The Kingdom Hall operating committee (or the congregation secretary, if you have not yet appointed an operating committee) should do what is outlined in parts D through G of this section. If you do not have an operating committee and the congregation secretary is absent when the accident occurs, the body(ies) of elders should immediately select someone else to do this. When you send correspondence, use the name of the congregation which the Society contacts about insurance matters.
3. The Kingdom Hall operating committee (or the body(ies) of elders, if you have not yet appointed an operating committee) should immediately designate brothers to do what is outlined in parts C and H through K of this section. According to the circumstances, they may choose either an individual or a committee. When the accident is very serious, the body(ies) of elders must always be informed of the final outcome of the accident. **SELECT THE BROTHERS AVAILABLE WHO WILL EXPEDITE MATTERS AND USE GOOD BUSINESS JUDGMENT.**

C. If You Have an Accident (or Lawsuit)

[Responsibility of designated brother(s) (See B.3.)]

In case of an "accident," do the following immediately on being informed of the accident. If you have a "loss," see section "IV. LOSSES," p. 25. If after checking both definitions you are unsure into which category your claim would fall, write a letter to the Society explaining the situation.

1. Do this for the following reasons: (1) no one can be sure that an injury which seems minor at first will not later turn out to be serious or to have long-term effects; (2) the fact that the injured person has his own insurance does not mean that it will pay for all or even most of his eventual expenses; (3) it is not wrong Scripturally either to make a claim on the congregation's insurance or to sue it because of an accident (see Watchtower, November 15, 1973, p. 704, par. 1); (4) if the injured person delays making a claim, he may receive nothing (see VII.D.1, p. 47). Also, the statute of limitations will not permit a lawsuit after a certain length of time following an accident. For these reasons, every accident should be reported IMMEDIATELY. If

the injured person does not wish to pursue a claim, he can state that decision when the insurance company's claims representative contacts him.

2. If someone claims injury or damage, do not hesitate to tell him that the congregation does carry insurance which may apply. Tell him that you are reporting his claim to the insurance company and that the matter will be considered by it, but do not promise that his claim will be paid.
3. If you receive a letter or notice that someone is bringing a suit against you for any purpose, send to the Society IMMEDIATELY whatever you have received. This would include lawsuits for slander or libel brought by reproved, disfellowshiped or disassociated persons upset over judicial actions taken concerning them. This also applies to a suit against an elder or other member of the congregation because of his assigned work on behalf of the congregation. Since the insurance company's attorneys will answer court summonses you may be issued, do not hire your own attorney until the Society has advised you whether your insurance will cover the lawsuit.
4. Sometimes the first reaction of an injured person is to contact an attorney. Before doing so, the injured person should ask himself the following questions: If his attorney decides to sue the congregation, is he prepared to go that far? Does his claim merit the legal fees that will be deducted from any settlement received? Most important, he should make sure that his claim meets the following requirements: (1) the amount of his claim is greater than what the congregation's insurance will pay without a suit (see VII.B.3, p. 46); (2) he can prove that the congregation was negligent and that the congregation's negligence was the reason for his accident. If both of the above statements are not true, the injured person can be alerted to the fact that hiring an attorney will be of no benefit and will actually mean an added expense to him.

D. Reporting the Accident

[Responsibility of operating committee or congregation secretary (See B.2., p. 35)]

To report the accident, the congregation should have in its file (1) a LIABILITY ACCIDENT NOTICE (a multiple-part form) and (2) a folder from Fireman's Fund Insurance Companies entitled "For Fast Action on Claims, Just Give Us a Call." (If your congregation file is missing one or both of these, simply write a brief letter to the Society to report the accident.

E. Preparing the Liability Accident Notice

[Responsibility of operating committee or congregation secretary (See B.2., p. 35)]

Do not give this form to the injured person or his doctors or attorneys to fill out. (Make sure all the copies are legible.) Complete the form as follows:

1. "Insured" - Put your congregation name, followed by "& Watchtower Bible & Tract Society of New York, Inc." on the first line, under "Name."
2. "Time and Place" - Fill in the day, month, year and time of day of the accident. Show the place where the accident occurred under "Location."
3. "Injured Person" [USE ONLY WHEN REPORTING AN INJURY OR A LAWSUIT RELATING TO

AN INJURY] - Show the full name, age, telephone number, address, occupation, and employer of the person who is making a claim. Answer "What was injured doing when hurt?" briefly.

4. "The Injury" - [USE ONLY WHEN REPORTING AN INJURY OR LAWSUIT RELATING TO AN INJURY] - Use physicians' or hospital reports or information from the injured person to describe "Nature and extent of injury" and "Probable disability." (Answer the latter question "None" if a permanent disability is not expected.) Show "Where was injured taken after accident?"
5. "Property Damage" [USE ONLY WHEN REPORTING DAMAGE TO THE PROPERTY OF AN INDIVIDUAL] - Show the name, address, and telephone of the owner of the property to which damage is claimed. Briefly itemize the kind of damage and the cost of repair or replacement of the item.
6. "Witnesses" - If there were witnesses to the accident, give names, addresses, and telephone numbers.
7. "Description of Accident" - According to the facts you have available, summarize the circumstances of the accident and the events leading up to it. If a lawsuit, simply state what the lawsuit claims.
8. The one completing the form should date and sign it at the bottom.

F. Mailing the Completed Liability Accident Notice

[Responsibility of operating committee or congregation secretary (See B.2., p. 35)]

1. Separate the completed Liability Accident Notice into four copies.
2. Send the copy marked "Insurance Company Copy" directly to your insurers for this type of coverage. To determine the address, call the nearest office in your state listed in your "Fast Action" folder. If the number is not toll free (800), call the regular long-distance number collect.

When your call is answered, say, "We are an insured of American Insurance Company. Our SAIS Division Code is 'KING.' We have a liability claim to report. What is the address to which we should send our claim?" If asked who carries the insurance, say, "We are insured under a blanket policy with Watchtower Bible and Tract Society of New York, Inc." The person answering should give you the mailing address of the nearest claims office of the insurance company. Mail the "Insurance Company Copy" of the Liability Accident Notice to that address.

If the insurance company refuses to accept your collect call or if they do not acknowledge your claim, do not pursue the matter with them. Send the "Insurance Company Copy" to the Society along with the other copies (see 4. below).

3. Keep the copy marked "Congregation's Copy" for the congregation file.
4. Send all remaining copies to the Society, 124 Columbia Heights, Brooklyn NY 11201, Attention: Office of the Secretary and Treasurer.

G. Estimates, Bills, and Legal Papers for Accident Claims

[Responsibility of operating committee or congregation secretary (See B.2., p. 35)]

Send to the Society all written estimates, bills, or legal papers. Keep a copy of all such for the congregation file.

1. If property has been damaged, obtain written estimates or bills for repair or replacement of the damaged items. Send these to the Society. (For further information on estimates, see IV.E, p. 27.)
2. Send promptly to the Society any letter written by an attorney which threatens legal action or asks that it be referred to your insurance company, or any summons or legal notice. If you have only a few days to answer a summons, telephone the Society for instructions.
3. If you receive medical and hospital bills, physicians' reports, or statements by the injured person about the accident, send them to the Society.

H. Investigation

[Responsibility of designated brother(s) (See B.3., p. 35)]

Determine why the accident occurred and how you can reduce the probability of a recurrence.

1. The purpose of the investigation should be to help your congregation avoid future accidents similar to the one which has just occurred.
2. In deciding how to prevent future accidents, consider the suggestions in section "I. PROTECTING YOUR KINGDOM HALL," p. 1. Before you decide on any major changes in the physical structure of your Kingdom Hall, find out what your local building, zoning, and fire codes require.
3. After you have completed your investigation, write a brief letter to the Society stating (a) the cause of the accident, and (b) the steps you have taken to prevent future accidents.

I. Adjuster's Visit/Contact with Attorneys

[Responsibility of designated brother(s) (See B.3., p. 35)]

In some cases an adjuster (insurance company claims representative) will contact the person who claims to have suffered injury or loss.

NOTE: Those parts of the following which concern the person making the claim may be passed on to him for his information.

1. If property has been damaged, the adjuster will not contact the owner of the property unless you send bills or estimates.
2. If a lawsuit is involved, the insurance company will have its attorneys answer any summons and respond to any requirements for pre-trial appearances, etc. In such cases, you may be contacted directly by the attorney for the insurance

company, and you should cooperate fully with him. Furnish your insurers or their attorneys any records or documents they request. Send to the Society anything you receive from the person suing the congregation or his attorney.

3. If someone has been injured, in most cases he will be contacted by the adjuster. (If the Liability Accident Notice gave the names of the witnesses to the injury, the adjuster may also contact them.)
4. Whether injury or damage to property is involved, at the visit of the adjuster:
 - a. The claimant should have a copy of all doctor's bills, letters from physicians, estimates, etc., for the adjuster at the first contact with him.
 - b. If the claimant has an attorney, he should follow the advice of the attorney. Normally the attorney will recommend that the adjuster deal with him alone.
 - c. When he first meets the claimant, the claims adjuster may offer a settlement. If the settlement is accepted, that will end the matter. The claimant will have no right to make any further claim for compensation.
 - d. If no settlement is agreed upon at that time, the adjuster may try to obtain a tape recorded interview (or written statement) showing the claimant's version of the accident. The claimant should bear in mind that the adjuster is skilled in phrasing questions in the tape recorded interview in a way that will produce the best possible legal position for the insurance company. This factor may affect the claimant's decision on whether or not he wants to give a statement to the adjuster.
 - e. The person who has a claim may want to keep in mind that the adjuster's responsibility is to protect the congregation and his company, and therefore his main concern is how to minimize the settlement paid. His interests are not primarily the welfare or satisfaction of the person who has a claim.
 - f. The adjuster may emphasize points related to the following question: Does the claimant believe that the accident is the congregation's fault? If he does, the adjuster may try to show why the claimant was negligent, and not the congregation.

J. Settlement of the Claim

[Responsibility of designated brother(s) (See B.3., p. 35)]

Any settlement of the claim will be made directly between the insurance company and the person making the claim. In most cases, neither the congregation nor the Society will receive any further communication regarding it.

NOTE: Those parts of following which concern the person making the claim may be passed on to him for his information.

1. If the adjuster decides to offer a settlement, he will do so when he meets with the claimant or shortly afterward. (See I.4.c., p. 39.) The Society will not be involved in the payment of the settlement. It does not have any part in deciding whether a payment will be made or what the amount will be.

2. If the person making the claim hears nothing further from the adjuster and does not have an attorney, he may ask the Society to send an inquiry to the insurance company regarding the claim. As a result, the insurance company will either explain its decision on the claim or have the adjuster make another visit. However, the Society cannot become an advocate for the claimant.
3. The usual maximum that the insurance company will pay without a lawsuit is shown in VII.B.3, p. 46. If the person making the claim is asking for more than that amount or is not satisfied with what the insurance company is offering, he has two choices: (1) he can either accept the insurance company's offer, or (2) begin a lawsuit for what he believes is fair. Before beginning the lawsuit, the claimant should consider the points mentioned in C.4, p. 36. If the decision is to sue, it is not Scripturally wrong to do so.

K. The Congregation's Viewpoint

[Responsibility of designated brother(s) (See B.3, p. 35)]

When accidents happen to brothers, both the congregation and the injured person should keep a balanced view of the injury and of what the insurance company will pay.

At times your insurers may offer to pay either nothing at all or a very small amount of the expenses incurred as a result of an accident. In such cases, you would certainly want to give all possible help to the injured person, both financial and otherwise, out of Christian love for someone "related to us in the faith," not because of what the law or your insurance coverage requires.--Gal. 6:10.

What you do to help the injured person should take into account both the circumstances and resources of the person himself and any assistance that he can obtain on his own, including payments from his personal insurance or group employee insurance and any government aid that he qualifies for.

Your congregation's funds are limited, and so is the insurance coverage it carries. Neither should be expected to pay for every expense incurred by those who are doing some kind of work for the congregation. Your insurance is intended to protect the congregation itself from severe expenses or legal obligations that it would not be able to pay. (See section VII, p. 45.) Insurance to protect the individual usually is purchased by the individual. The injured person should not feel that he is entitled to be compensated for accidents resulting from his own carelessness or mistakes.

VI. POLICY TERMS - PROPERTY PROTECTION

(This describes a Fire and Extended Coverage Policy with a special all-risk endorsement.)

NOTE: To file a claim under this portion of your coverage, see section "IV. LOSSES," p. 25.

Your Kingdom Hall is insured through different insurance coverages. The coverage discussed in this section protects the Kingdom Hall property itself. This coverage will pay for the cost of repair or replacement of any building you insure, its contents, or the property adjacent to it. This coverage does not pay for all possible losses to any of these things, since it is restricted in three ways:

(1) coverage is limited according to the cause of damage or loss; (2) the property protected by your insurance is restricted; and (3) the total amount that can be paid to your congregation in the event of a loss is limited in some instances. All of these limitations are described below in greater detail. (See section "VII. POLICY TERMS - CLAIMS AND LAWSUITS AGAINST THE CONGREGATION," p. 45, for information regarding the coverage for protection of the congregation against claims or lawsuits by other persons.)

A. Coverage (What Your Insurance Will Pay For)

1. Your insurance will pay for damage or loss which is sudden and accidental and which is caused by the following (with the exceptions noted in this section):

- a. Fire and lightning
- b. Vandalism and riot
- c. Theft
- d. Windstorm and hail
- e. Collapse of building
- f. Water, including damage resulting from broken pipes
- g. Vehicles
- h. Aircraft
- i. Smoke
- j. Explosion

2. Your insurance will pay for damage or loss to the following things (with the exceptions noted in this section):

- a. Your Kingdom Hall or other building while you are constructing it

This applies not only to new buildings under construction, but also to additions, alterations and repairs of existing buildings. (See III.C, p. 21.)

- b. Your Kingdom Hall or other building when it is completed

This applies to any completed or permanently attached structure owned by the congregation. (Note: You must have described such a building on the Property Description Form and have sent the form to the Society or be in the process of doing so.) (See II.E, p. 14.) This also applies to the built-in fixtures of the building, including all glass.

- c. Any property used by the congregation on the Kingdom Hall premises or other property owned or rented by the congregation

This applies to the contents of an insured building. It includes property used in connection with any building owned or rented by the congregation only if such property is being used by the congregation in connection with its activities. It includes both property owned by the congregation and property loaned to the congregation for its use. It includes tools, appliances, audio-visual equipment, office machines, musical instruments, furniture, carpet, books, lawn mowers, etc. (See C.13, p. 44.) It also includes equipment, building materials, etc., left in the open if such property is (a) being used in construction of or major alterations to an insured structure and (b) cannot be locked up. It includes the cost of debris removal when such is necessitated by damage to the property.

- d. Any built-in or permanent improvement you make to a Kingdom Hall premises you rent from someone else

This applies to permanent alterations added by the congregation at its own expense (and in addition to its rent) to the premises it rents. It includes cabinets, shelves, lighting fixtures, doors, gates, window bars, shutters, walls, etc.

B. Exclusions (CAUSES Excluded)

Your insurance will NOT pay for damage or loss which is caused by:

1. Flood, rising water, or tidal wave (See III.D, p. 22.)
2. Earthquake (However, fire or other damage resulting from or following an earthquake is covered by your insurance.)
3. Landslides or cave-ins
4. Mechanical breakdown, explosion, or cracking of boilers and steam pipes (See III.E, p. 22.)
5. Electrical short circuits or electrical damage to equipment, appliances, or wiring. (EXCEPTION: If lightning strikes your Kingdom Hall property, any resulting damage is covered. If a fire starts as a result of a short circuit, the damage caused by the fire is covered by your insurance.)
6. Normal wear and tear and gradual deterioration over a period of time (EXAMPLE: weathering of roofs, wearing out of appliances, etc.)
7. Back-up or overflow from drains or sewers; seepage from underground water
8. Leakage from sprinkler systems
9. Cracking, settling, or expansion of walls, foundations, etc.; cracking of walls or glass due to "sonic booms"; cracking of roofs due to freezing
10. Termites, insects, or rodents
11. Power failure or power reduction

12. Radioactive contamination or damage as a result of nuclear reaction
13. War or civil war
14. Smog, industrial pollution; rust; shrinkage
15. Faulty materials, workmanship, or design used in construction or repair (This includes compliance with all applicable local, state, and regional building codes.)
16. Illegal acts on the part of the congregation or its official representatives
17. Costs of obtaining estimates, appraisals, or statements in connection with the settlement of a loss; charges by fire departments or volunteer fire fighters

C. Exclusions (THINGS Excluded)

Your insurance will NOT pay for damage or loss to the following things, no matter what the cause:

1. Separate buildings (or their contents) which you have not described (or are not in the process of describing) on the Property Description Form filed with the Society (See II.E, p. 14.)
2. Cash, securities, or legal documents
3. Automobiles, trucks, or other vehicles licensed or intended for use on public roads (Note: This applies to damage to, not damage caused by, such vehicles.) (See III.G, p. 24.) Damage to vehicles is covered by the comprehensive portion of the insurance carried on that vehicle, or, if no such insurance is carried by the owner of the vehicle, by that portion of your insurance discussed in section "VII. POLICY TERMS - CLAIMS AND LAWSUITS AGAINST THE CONGREGATION," p. 45.
4. Literature in the congregation stock (Note: Books in the Theocratic School Library are covered.) (However, see IV.F.4, p. 29.)
5. Property of the congregation while being transported to another location (as when your congregation loans equipment to an assembly) (NOTE: Your congregation property is under insurance coverage if it should be damaged, stolen, etc., while located at an assembly site. Only during its transportation to and from the other location is such property not covered. See D.5, p. 44, for limit for such coverage.)
6. Property which is left in the open. This applies to property which can be locked up and which is not being used in construction of or major alterations to a Kingdom Hall. (See A.2.c, p. 42.)
7. Building foundations, underground wiring and pipes; cost of excavations
8. Property more than 100 feet from any insured building
9. Vacant land; fences on any vacant land (This applies to any property located on any land without an insured structure.) However, fences on land with an insured structure are covered by your insurance. (Vacant land is covered by the type of insurance described in section VII, p. 45.)

10. Sidewalks; curbing and paving of parking areas
11. Lawns
12. Built-in (permanent) alterations or improvements in the Kingdom Hall building added by tenants of the Kingdom Hall (This applies only to cases where the congregation rents to others part or all of a building it owns. Built-in alterations include cabinets, shelves, lighting fixtures, doors, gates, window bars, shutters, walls, etc., added by the congregation's tenant.)
13. Property of others not being used by the congregation in connection with its activities (This includes property of tenants or other persons staying in the Kingdom Hall, such as traveling overseers or others who may use an apartment in the Kingdom Hall. This also includes coats, briefcases, tape recording equipment and all other personal property brought to the Kingdom Hall by individuals for their use there.) Such property is covered by the type of insurance described in VII.B.3.d, p. 46.

D. Limitations (Dollar-Amount)

Your insurance will not pay MORE THAN the following amounts:

1. \$1,000 for glass damage or loss (not applicable to cases of total loss)
2. \$5,000 for burglary damage or loss (not applicable to cases of total loss)
3. \$50,000 for collapse of roof or related damage due to snow and ice accumulation
4. \$250 for any ONE outdoor tree, shrub, or plant, including the cost of debris removal if the tree or plant is damaged (The maximum for ALL trees, shrubs, or plants damaged at any one time is \$1,000.)
5. \$10,000 for movable property temporarily being used at an assembly
6. \$3,500,000 for any one loss, (This is the maximum for which any one building can be insured.)

E. Limitations (Circumstances)

Your insurance is limited in the following circumstances:

1. Your insurance will deduct \$100 from any payment for windstorm or hail damage.
2. Your insurance will not pay for vehicle damage (damage done by an automobile or truck) to trees, shrubs, or plants, or to fences.
3. Your insurance will not pay for windstorm damage to outdoor signs, to trees, shrubs, or plants, or to radio or television antennas.
4. Your insurance will not pay for theft of fences or portions of fences, or of trees, shrubs, or plants.

VII. POLICY TERMS - CLAIMS AND LAWSUITS AGAINST THE CONGREGATION

(This describes a Public Liability Policy with Medical Payments, Personal Injury, and Comprehensive General Liability endorsements.)

NOTE: To file a claim under this portion of your coverage, see section "V. ACCIDENTS," p. 35.

The coverage discussed in this section protects the congregation from claims or lawsuits that others may make against it. (See section "VI. POLICY TERMS - PROPERTY PROTECTION," p. 41, for information regarding the coverage for protection of the Kingdom Hall property.) Usually such claims against the congregation result from what is claimed to be some act of negligence by the congregation. This insurance may pay for the medical and other health care expenses and related damages of persons who may be injured or incur losses to their property if there are legal grounds for the claim that the congregation was responsible for the conditions that produced the accident or injury. Medical or other health care expenses may also be paid if negligence on the part of the congregation has not been established. It is not the purpose of such insurance to protect individuals who may incur injury or damage to their property. Rather, its purpose is to protect the congregation itself in connection with the defense and payment of such claims.

A. Insured Parties (Who Your Insurance Covers)

1. Your insurance covers your congregation and any legal corporation established by your congregation which holds title to Kingdom Hall property. Your congregation is also covered when it acts as a sponsor or host of a special meeting or other program at some place other than your Kingdom Hall. (See III.B, p. 20.)
2. It also covers elders and other individuals in your congregation when they are acting in an official capacity and within the scope of their duties on behalf of your congregation. (This also includes officers or trustees of any corporation or trusteeship set up by your congregation.)

B. Coverages (What Your Insurance Will Pay For)

Your insurer will defend against claims and lawsuits. If it is determined that you are responsible for injury or damages, your insurer will pay for such, with the exceptions noted in this section.

1. Your insurance covers your congregation's use of any buildings which you have insured, and any vacant land owned by the congregation. This includes construction, maintenance and repair of your Kingdom Hall. Coverage also applies to your congregation's general activities in conjunction with the congregation's use of the Kingdom Hall to the extent that they are within the scope of the regular and official work of the congregation.
2. Your insurance covers legal actions instituted against your congregation as a result of claimed negligence on the part of the congregation, whether such legal actions are only threatened or actually begun. It also applies when persons make a request that you file a written claim.

3. Your insurance covers claims and lawsuits of the following types:

[NOTE: GENERALLY, AS LONG AS EXPENSES DO NOT EXCEED \$10,000 (THE LIMIT FOR THIS TYPE OF COVERAGE), A LAWSUIT IS NOT NECESSARY TO COLLECT UNDER THE FOLLOWING PORTION OF YOUR INSURANCE.]

- a. Medical and other health care expenses - Medical, hospital, x-ray, chiropractic (when such treatment is related to the accident), nursing, ambulance, and transportation (for trips to the doctor's office) expenses incurred by persons who may be injured on the Kingdom Hall property. Such injured persons could include anyone visiting or attending the Kingdom Hall and anyone injured during repair, maintenance, or construction of the Kingdom Hall. However, this applies only to repair work by (1) volunteer workers or (2) persons who are caretakers living permanently on the Kingdom Hall property. It does not apply to anyone who is paid to work on Kingdom Hall property, whether they be independent contractors or persons paid by the congregation.

[NOTE: GENERALLY A LAWSUIT MUST BE MADE TO COLLECT UNDER THE FOLLOWING PORTIONS OF YOUR INSURANCE.]

- b. Bodily injury - This applies to any claims because of physical injury due to claimed negligence on the part of the congregation using the Kingdom Hall property. This includes medical and other health care expenses, but is not limited to them. It may additionally include claimed loss of earnings, loss of limb, pain and suffering, related expenses, etc.
- c. Property damage - This applies to any claims because of damaged or destroyed property not owned or used by the congregation due to claimed negligence on the part of the congregation using the Kingdom Hall property. (The policy described in section "VI. POLICY TERMS - PROPERTY PROTECTION," p. 41, covers property owned or used by the congregation.)
- d. Libel, slander, and personal damages - This applies to a legal action against the congregation or its representatives claiming (1) libel or slander, or defamation of character, (2) false arrest or malicious prosecution, or (3) trespass or eviction.

C. Exclusions

Your insurance will NOT pay, and will NOT defend against claims of responsibility for payment, claims made for the following:

1. Injuries to paid workers - This applies to:

- a. Workers hired directly by the congregation. A paid worker becomes an employee, and no employee of the congregation is covered by such insurance. (EXCEPTION: Persons who are caretakers living permanently on the Kingdom Hall property.)
- b. Independent contractors hired by the congregation or the employees of contractors. This includes painting, roofing, electrical, and other contractors who are hired to do work for the congregation. Such independent contractors are required to carry their own Workmen's Compensation Insurance to protect their employees against injury. (See I.H.1, p. 7, and III.F, p. 23.)

2. Injuries caused by vehicles (including injuries sustained while loading or unloading them) - Responsibility for such injuries rests with the owner of the vehicle under the owner's Automobile Liability Insurance. If the congregation is the owner of the vehicle, the congregation's own automobile insurance applies. (See I.H.3, p. 8, and III.G, p. 24.)
3. Any injury or illness resulting from nuclear reaction or radioactive exposure
4. Any injury caused by war or civil war.

Your insurance will NOT pay claims without a lawsuit as a result of the following. Your insurance WILL defend against lawsuits for:

5. Injuries caused by sports activities or physical training
6. Injuries to a tenant of the Kingdom Hall which occur on the property which the tenant rents

D. Limitations

1. Your insurance will not pay for medical and other health care expenses which are incurred more than one year from the date of an injury. Also, if a report is not filed within one year of the date of an injury, your insurer will not consider itself obligated to pay such expenses.
2. Your insurance will not pay MORE than:
 - a. \$10,000 for medical and other health care expenses to any one person who may be injured on the Kingdom Hall property as a result of any one accident.
 - b. \$100,000 for medical and hospital expenses to all those persons who may be injured as a result of any one accident.
 - c. \$10,100,000 for damaged and destroyed property to all persons whose claims result from any one accident.
 - d. \$10,500,000 for bodily injury to all those persons whose claims result from any one accident.
 - e. \$10,500,000 for libel, slander, or other damages as a result of any one legal action.

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