

Coverage Options

Over 7,000 churches and Christian charities from coast to coast in Canada choose the comprehensive protection, premium savings and complete confidence provided by *Church and Charity Protection Plus*.

One major reason is the choice of unique coverage options available through Robertson Hall Insurance.

If your church or charity has not already taken advantage of all of these options, please take a few moments to read the following summary to understand how each option can better protect your organization and leaders.

church protection  ***plus***



PROTECTION  PLUS
MEMBERSHIP

See details on the enclosed insert and on our website:
www.robertsonhall.com



ROBERTSON  HALL

Setting the Standard for Church Insurance since 1972

Church Protection Plus for Churches and Christian Charities is underwritten exclusively on behalf of Robertson Hall Insurance. A detailed summary of the completed coverages are available upon request. This document is not a complete description of coverages, limits, terms and conditions. Consult the policy wordings or call our office for full details.



AGREED VALUE COVERAGE

Most standard insurance policies contain a “Co-insurance Clause” requiring policyholders to insure buildings to within a specified percentage of replacement value (usually 90%). Failure to do so can result in a penalty that is equivalent to the proportion that the building is underinsured at the time of an insurance claim, even in a partial loss!

For example; a building with a cost of \$1,000,000 to rebuild that is insured for \$500,000 is only 50% covered and therefore fails to meet the 90% minimum Co-insurance requirement. The maximum that a policyholder can expect to receive in a total claim is \$500,000. However, the vast majority of insurance claims are partial losses. If there is a small fire, smoke or water damage claim that costs \$100,000 to repair, the insurance company has the right under the terms of the Co-insurance Clause to offer settlement based on 50% of the cost of repairs, thereby leaving the underinsured church with a \$50,000 bill. With the dramatic increases in construction costs over the past few years, your building coverage amount may have inadvertently fallen below the standard 90% requirement.

As an alternative to Co-insurance, Church Protection Plus coverage is available with an optional “Agreed Value Clause” which replaces the Co-insurance requirement and eliminates the penalty.

If you do not have “Agreed Value” protection and wish to qualify, please complete, sign and return the enclosed “Statement of Values/Building Update Form” and return to our office for review and approval. If your current policy coverage amounts adequately reflect replacement value, then there is no additional premium for this option! However, if your current policy coverage amounts do not match the replacement value indicated on the form, your coverages and premium will be adjusted accordingly and the Co-insurance penalty will be removed and replaced with an Agreed Value Clause.

In order to assist you in determining the value of your building(s) we now offer a “no-cost” valuation based on your completed Statement of Values / Building Update Form. Just complete the form fully (both sides) and check off the box titled “We want a no-cost building valuation”.

As a reliable and economical alternative to formal on-site replacement cost appraisals, we also recommend the remote appraisal service available for properties located across Canada through the Veri-Cost CARES Property Appraisal Services. For more details about their services and for full details of the special discounts available to Robertson Hall clients, please contact them directly at 1-888-222-1588 or visit their website at www.veri-cost.ca



NO-FAULT ACCIDENT BENEFITS

Liability coverage provides important protection in the event that your organization is sued for injuries suffered by individuals during your sponsored programs, activities and events on or away from your premises. However many churches and charities choose to go beyond just the “fault” coverage afforded by a liability insurance policy, by also purchasing an optional Accident Benefits policy that can provide direct benefits to insured persons, regardless of who is at fault.

No-fault accident policies are available to protect:

- Your members, adherents, volunteers and registered participants in sports, recreational, children’s and youth programs
- Your volunteer workers while engaged in your construction or renovation project
- Your staff and students in a Christian school, Bible college, day care or nursery
- Your staff, counsellors and campers at a Christian campground
- Your student employees, seasonal employees or part-time employees

No-fault Coverage Benefits include:

- Accidental Death and Injury Reimbursement
- Medical Accident Reimbursement
- Dental Accident Reimbursement
- Weekly Accident Indemnity for Loss of Income
- Death Benefit

No-fault accident coverage provides reimbursement for injuries suffered on or away from your premises during sponsored activities

Accident Benefit policies are available for as little as \$125.00 annual premium, depending upon the number of persons to be insured.



UMBRELLA LIABILITY

Recent multi-million dollar liability suits have been a wake-up call for Christian charities in Canada!

In one suit, plaintiffs are seeking damages in excess of \$11,000,000 related to fatalities and injuries resulting from an accident involving a personally owned automobile transporting teenagers to a youth rally. In the other liability suit, an individual plaintiff is seeking \$17,000,000 in damages from an injury suffered due to a fall from a balcony during a short-term missions trip, resulting in quadriplegia. One of the most frequently asked questions by leaders of churches and Christian charities is, “Do we have enough liability insurance?” While most organizations carry General Liability coverage in the amount of \$1,000,000 or \$2,000,000, such limits may no longer be adequate in light of the size and frequency of civil damage judgements being awarded in Canadian courts. That is the reason why all church and charity General Liability policies issued through **Church Protection Plus** now contain a minimum limit of \$5,000,000.

However, liability limits should be chosen carefully to reflect the nature, scope and scale of your organization’s ministries and activities, and even a \$5,000,000 coverage limit may not be enough!

Churches and charitable organizations conducting sports and recreation activities, schools, daycares and children’s and youth programs may be particularly susceptible to catastrophic and multiple injury claims. Ownership and/or use of automobiles, vans and buses can also greatly increase an organization’s potential legal liability exposure.

Many of our churches and Christian charities are increasing their combined liability protection to as much as \$10,000,000, \$15,000,000 or even \$25,000,000 to avoid insurance coverage shortfalls in meeting future legal liability obligations. These shortfalls could jeopardize the assets and continued existence of the organization, as well as the personal assets of directors and members.

The additional protection provided by Umbrella Liability is available for a minimum cost of \$250 annual premium for \$5,000,000 additional coverage and \$350 annual premium for \$10,000,000 additional coverage, depending on your organization’s size and operations.



DIRECTORS AND OFFICERS (D&O) LIABILITY

General Liability and Umbrella Liability insurance policies provide an organization and its directors with coverage for legal liability arising out of claims involving bodily injury, damage to third party property and personal injury (i.e. libel, slander and defamation of character). However there are many other types of civil damage claims faced by churches and Christian charities and their board members that are not covered by a General Liability policy. Claims for such civil damages can be instigated by employees, volunteers, donors, regulatory bodies, contractors, creditors or other third parties and can be based on a wide variety of other potential areas of actual or alleged negligence:

- Wrongful Dismissal
- Employment Practices
- Negligent Supervision
- Disciplinary Actions
- Discriminatory Practices
- Financial Mismanagement
- Investment Responsibilities
- Breach of Fiduciary Duties

D&O Liability is available for a minimum cost of \$175 annually, depending on annual operating budget.

D&O Liability coverage for these risks can give your organization and board members the following important protection:

- Retroactive coverage for unknown prior acts
 - Personal liability protection for your directors, officers, committee members, employees and volunteers
 - Legal and defense costs associated with an insured claim
 - Incidental Media Liability coverage for your website content and for internet streaming of your organization’s services, sermons, teaching, seminars and community information
- NOTE: Optional coverage is available for Professional Media Liability For Broadcasting, Telecasting, Publishing and Internet/Webcasting Organizations, upon request and subject to a completed application and approval.

NEW

Our Directors and Officers Liability Option protection now also automatically includes Privacy Breach Liability (\$250,000) and Expense (\$25,000) coverage including resources and support through IDT911 for insurable privacy and data breach claims!

ABUSE, MOLESTATION AND HARASSMENT LIABILITY



If your organization has already qualified for full General Liability coverage against Abuse, Molestation and Harassment claims, your leaders are to be commended for their efforts in continuing to ensure the safety and protection of the children, youth and workers in your programs and ministries. With **Church Protection Plus**, qualifying churches and charities enjoy the broadest coverage available in Canada for actual or alleged abuse claims, including:

- “Occurrence form” coverage without exclusion, condition or sub-limit
- Protection for all insurable civil damages (including punitive, exemplary and multiplied awards). Legal defense costs in excess of the policy limits
- Reimbursement of criminal defense costs for wrongful allegation
- No-fault counselling and therapy for victims
- No restriction on stacking of multiple policy limits

However if your current policy contains an exclusion for Abuse, Molestation and Harassment, it is most likely because we have not received formal confirmation that your organization has implemented an approved prevention plan.

A decade ago, less than 10% of Churches and Christian Charities had a formal abuse prevention plan in place. Now over 75% of our client organizations have qualified for full coverage without an exclusion. In order to assist your

organization, we have the following available upon request:

- (1) Our new Abuse Prevention Newsletter (on the website) containing background information on the issue of abuse, updates on changes to criminal record check procedures, Abuse Case Studies, a 7-Point Checklist of the required policies and procedures, a new FAQ section with answers to the Top 10 List of most frequently asked questions about abuse prevention, a chart titled “Who Should We Screen?”, a new section on Youth Abuse Prevention, Social Media and an updated Resource Directory containing links to sample prevention plans, training resources and other valuable information.
- (2) An “Abuse Prevention Declaration” form, which is required as evidence of an acceptable abuse prevention plan being in place. Once your organization has implemented a prevention plan that satisfies the provisions of the 7-Point Checklist, please complete, sign and return the declaration form (Church/Charity, School or Camp version below) to Robertson Hall for approval. We can then remove the Abuse, Molestation and Harassment Exclusion from your policy so that you will qualify for full coverage **at no additional premium!**

Abuse Prevention Plan Checklist

The following seven (7) items are generally acknowledged by experts as essential elements in establishing an effective formal abuse prevention plan and are required by your insurance company in order to qualify for abuse coverage:

- 1 STATEMENT OF POLICY** formally approved, implemented and periodically reviewed under the direction of your board members. It should confirm your organization’s commitment to providing a safe environment for children and declare zero tolerance for abuse, harassment or neglect committed by any children’s or youth ministry worker, including employees, members and volunteers.
- 2 DEFINITION** of abuse and related issues so that all of your workers will clearly understand and be able to identify unacceptable behavior.
- 3 SCREENING** all children’s and youth ministry workers to a degree that is appropriate with their interaction with minors in your organization’s care.
- 4 OPERATIONAL PROCEDURES** should be outlined in a written manual summarizing your organization’s specific guidelines for preventing abuse and harassment.
- 5 PREMISES** modifications or alterations to your facilities which can assist in preventing and discouraging abuse incidents.
- 6 TRAINING** for all staff members and volunteers who regularly work with children and youth to assist in the prevention of abuse.
- 7 RESPONDING** to all allegations or complaints of abuse in an appropriate manner, including the appointment of individual(s) designated to respond to allegations.

CHURCH / CHARITY

CAMP

SCHOOL

WE'RE HERE TO HELP!

For more information or an exact premium quotation for any of these coverage options, please contact us at 1-800-640-0933 or churchinsurance@robertsonhall.com
www.robertsonhall.com

