

# THE HOUSES OF WORSHIP PRODUCT

A Broad Package Policy, Designed for All Houses of Worship, to Meet Your General Liability, Property Coverage and Directors and Officers Liability Needs



## Key Policy Features:

- ▶ Pastoral Professional Liability coverage up to \$1million limit
- ▶ Abuse & Molestation coverage sublimit included at no additional cost
- ▶ No Assault & Battery Exclusion
- ▶ No Designated Premise Endorsement
- ▶ Optional Hired & Non-owned Auto Liability coverage available

## Coverages Available:

### Directors and Officers/Employment Practices

- ▶ Separate limits of liability
- ▶ Unlimited defense costs outside the limit
- ▶ Full Prior Acts
- ▶ Automatically includes third party discrimination and harassment
- ▶ Lifetime Occurrence Reporting Period for former Directors and Officers
- ▶ Free human resources hotline with unlimited number of calls and no time limits (when employment practices liability is purchased)

### Property Features:

- ▶ Value Plus Endorsement – 14 valuable coverage enhancements including: \$25,000 (fine arts), \$10,000 (signs), \$10,000 (transit), \$5,000 (money and securities), \$5,000 (employee dishonesty) and more
- ▶ Special cause of loss form
- ▶ Optional equipment breakdown – includes free boiler inspection if required in your jurisdiction

### Other Coverages Available:

- ▶ General Liability
- ▶ Special Events
- ▶ Umbrella Liability

### Claims Examples:

- ▶ Pastoral Professional: The wife of a married couple sought counseling services from their pastor due to being physically abused in the household. The victim was contemplating divorce and sought advice. The pastor encouraged the wife to stay with her husband due to the sanctity of marriage in God's eyes and to seek couples counseling. As a result, the wife went back to the abusive relationship and was later hospitalized with severe injuries from her husband. She then sued the church and pastor stating that, as a result of the pastor's advice, she stayed in the unhealthy marriage which led to her injuries.
- ▶ Abuse and Molestation: A Sunday School teacher was accused of sexually molesting a teenager after a bible study session. The teacher quickly denied the charges but was forced to step aside pending a church investigation. After a thorough inquiry, the alleged victim's credibility crumbled when it was reported that she had a long history of inventing stories about herself and others. Moreover, the parents and students who knew the teacher offered evidence that raised serious doubts that the molestations could have occurred. After an exhausting investigation, the teacher was eventually reinstated to his duties. Defending the allegation with no merit was costly.