

## Florida Conference of The United Methodist Church

### 2015 Insurance Summary

#### Coverage Period: 12/31/2014 – 12/31/2015

Below is a brief listing of the insurance programs, coverages, limits and deductibles the Conference procured on behalf of its membership for the coverage period December 31, 2014 – December 31, 2015. The Conference is self-insured for a portion of the coverage and purchases excess insurance to limit our exposure to loss.

In the event of a claim under any of the coverages procured by the Conference, the determination of whether insurance or Conference loss funds are available to pay these claims is based solely upon the terms, conditions and exclusions of the applicable excess insurance policies. Copies of the excess insurance policies and a complete list of excess insurers are on file with the Ministry Protection Department and are available for review upon request.

**PROPERTY INSURANCE:** All risk replacement cost coverage for direct damage to buildings, contents and property in the open as per the Schedule of Properties and Insurable Values on file in the RiskConsole insurance database.

#### Property Limits:

- |  |                                      |
|--|--------------------------------------|
| ▪ Total Conference Property Limit:                   | \$50,000,000 per occurrence, except: |
| ▪ Equipment Breakdown (Boiler and Machinery) Limit:  | \$25,000,000 per accident            |
| ▪ Flood Limit:                                       | \$50,000,000 annual aggregate        |
| ▪ Earthquake Limit:                                  | \$50,000,000 annual aggregate        |
| ▪ Terrorism Limit:                                   | \$15,000,000 per occurrence          |
| ▪ Property under Construction (Builders Risk) Limit: | \$ 2,500,000 per occurrence          |
| ▪ Miscellaneous Coverages Limit:                     | As per the excess policy schedule    |

#### Church Deductibles:

- All Other Perils: \$5,000 per occurrence (excluding Named Windstorm)
- Named Windstorm: 5% of values separately applied to each of the following items that sustain loss or damage:
  1. Each building or structure, including property in the open
  2. Contents

Values to be used when calculating the Named Windstorm deductible will be the Schedule of Properties and Insurable Values on file in the RiskConsole insurance database at the time of loss.

**Coverage Conditions:** All coverages, exclusions, terms and conditions are governed by the following policies on file with the Ministry Protection Department:

<u>Primary Property Excess Insurers</u>	<u>Policy Number</u>	<u>Policy Term</u>
Westchester Surplus Lines Ins. Co. (Property)	D3737362A006	12/31/14-12/31/15
Hartford Steam Boiler Ins. Co. (Eq. Bkdwn)	FBP2206289	12/31/14-12/31/15
Lloyd's of London (Terrorism)	RQ1401158	12/31/14-12/31/15

**Proprietary Information:** Data provided on this page is proprietary between The Florida Conference of The United Methodist Church and Aon Risk Services. This insurance document is furnished to you as a matter of information for your convenience and only summarizes the listed policies and coverages. It is not intended to reflect all the terms, conditions or exclusions of the excess insurance policies that provide these coverages. Moreover, the information contained in this document reflects coverage as of the date of this summary as shown below and does not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed policies. The insurance afforded by the listed policies is subject to all the terms, exclusions and conditions of such policies. Complete information is contained in the master policies on file with the Ministry Protection Department of the Florida Annual Conference of The United Methodist Church in Lakeland, Florida. This summary should not be used in determining the scope of coverage.

**LIABILITY INSURANCE:** Coverage for claims or lawsuits from 3<sup>rd</sup> parties alleging injury or damage resulting from bodily injury, personal injury, advertising injury or property damage, including liability at your premises (slip and falls).

**Liability Limits:**

- General Liability Limit: \$50,000,000 per occurrence / annual aggregate
- Premises Medical Payments Limit: \$ 5,000 per person / \$100,000 per occurrence
- Sexual Abuse/Molestation Liability Limit: \$50,000,000 per occurrence / annual aggregate
- Employee Benefits Liability Limit: \$50,000,000 per claim / annual aggregate
- Damage to Premises Rented by You: \$ 1,000,000 any one premises
- Terrorism Limit: \$10,000,000 any one occurrence

**Church Deductible:** \$0

**Coverage Conditions:** All coverages, exclusions, terms and conditions are governed by the following policies on file with the Ministry Protection Department:

<u>Excess Insurers</u>	<u>Policy Number</u>	<u>Policy Term</u>
Princeton E&S Lines Ins. Co. (Liability)	N2-A3-RL-0000017-05	12/31/14-12/31/15
Lexington Insurance Co. (Liability)	001162367	12/31/14-12/31/15
Allied World Assurance Co. (Liability)	0308-0381	12/31/14-12/31/15
Lloyd's of London (Terrorism)	RQ1401159	12/31/14-12/31/15

**PROFESSIONAL LIABILITY INSURANCE:** Coverage for financial loss or injury resulting from alleged wrongful acts committed by directors, officers, employees, board members and pastors while acting within the scope of their duties. Coverage is provided for Errors and Omissions, Directors and Officers Liability, Pastoral Professional Liability and Employment Practices Liability.

**Professional Liability Limits:**

- Directors and Officers Liability Limit: \$15,000,000 per claim / annual aggregate
- Employment Practices Liability Limit: \$15,000,000 per claim / annual aggregate
- Educators Legal Liability Limit: \$15,000,000 per claim / annual aggregate
- Pastoral Professional Liability Limit: \$ 5,000,000 per claim / annual aggregate

**Church Deductible:** \$0

**Coverage Conditions:** All coverages, exclusions, terms and conditions are governed by the following policies on file with the Ministry Protection Department:

<u>Excess Insurer</u>	<u>Policy Number</u>	<u>Policy Term</u>
Hiscox Ins. Co. (D&O/E&O/EPLI)	UDA1184516.14	12/31/14-12/31/15
RSUI Ind. Co. (D&O/E&O/EPLI)	NHS660620	12/31/14-12/31/15
Hiscox Ins. Co. (Pastors E&O)	MEO1184550.14	12/31/14-12/31/15

**Proprietary Information:** Data provided on this page is proprietary between The Florida Conference of The United Methodist Church and Aon Risk Services. This insurance document is furnished to you as a matter of information for your convenience and only summarizes the listed policies and coverages. It is not intended to reflect all the terms, conditions or exclusions of the excess insurance policies that provide these coverages. Moreover, the information contained in this document reflects coverage as of the date of this summary as shown below and does not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed policies. The insurance afforded by the listed policies is subject to all the terms, exclusions and conditions of such policies. Complete information is contained in the master policies on file with the Ministry Protection Department of the Florida Annual Conference of The United Methodist Church in Lakeland, Florida. This summary should not be used in determining the scope of coverage.

**VEHICLE INSURANCE:** Covers property damage and/or bodily injury to 3<sup>rd</sup> parties resulting from the use of church owned, hired, rented or non-owned vehicles as well as physical damage to church vehicles from an accident. All coverages, other than Automobile Liability, are based upon the limits and terms designated in the summary below.

**Vehicle Limits:**

- Automobile Liability (Combined Single Limit): \$50,000,000 per accident
- Personal Injury Protection Limit: Limited to statutory benefits per person
- Medical Payments Limit: \$ 5,000 per person  
\$ 100,000 per accident
- Uninsured / Underinsured Motorist Limit: \$ 1,000,000 per accident
- Comprehensive / Collision Limit: Vehicle actual cash value less church deductible
- Non-Owned Vehicles: Coverage is excess over vehicle owner's insurance
- Rental Car Expense Limit (use after an accident): \$50 per day / 30 days / \$1,500 maximum
- Towing Reimbursement: Up to \$1,000 per occurrence for towing and/or labor costs incurred to enable or tow a disabled church owned vehicle. The labor must be performed at the place of disablement.

**Church Deductibles:**

- Comprehensive / Collision: \$750
- All Other Coverages: \$ 0

<u>Excess Insurers</u>	<u>Policy Number</u>	<u>Policy Term</u>
Princeton E&S Lines Ins. Co. (Liability)	N2-A3-RL-0000017-05	12/31/14-12/31/15
Lexington Insurance Co. (Liability)	001162367	12/31/14-12/31/15
Allied World Assurance Co. (Liability)	0308-0381	12/31/14-12/31/15

**WORKERS' COMPENSATION & EMPLOYERS LIABILITY INSURANCE:** Provides coverage for employees injured as a result of their employment. Coverage extends to other states and/or internationally when an employee is temporarily outside the State of Florida while acting in the scope of their duties.

**Workers' Compensation / Employers Liability Limits:**

- Workers' Compensation Limit: Florida Statutory Benefits
- Employers Liability Limits:
  - \$1,000,000 Per Bodily Injury by Accident – Each Accident
  - \$1,000,000 Per Bodily Injury by Disease – Policy Limit
  - \$1,000,000 Per Bodily Injury by Disease – Each Employee

**Church Deductible:** \$0

**Coverage Conditions:** All coverages, exclusions, terms and conditions are governed by the following policy on file with the Ministry Protection Department:

<u>Excess Insurer</u>	<u>Policy Number</u>	<u>Policy Term</u>
Arch Insurance Company	WCX 005640701	12/31/14-12/31/15

**Proprietary Information:** Data provided on this page is proprietary between The Florida Conference of The United Methodist Church and Aon Risk Services. This insurance document is furnished to you as a matter of information for your convenience and only summarizes the listed policies and coverages. It is not intended to reflect all the terms, conditions or exclusions of the excess insurance policies that provide these coverages. Moreover, the information contained in this document reflects coverage as of the date of this summary as shown below and does not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed policies. The insurance afforded by the listed policies is subject to all the terms, exclusions and conditions of such policies. Complete information is contained in the master policies on file with the Ministry Protection Department of the Florida Annual Conference of The United Methodist Church in Lakeland, Florida. This summary should not be used in determining the scope of coverage.

**CRIME INSURANCE:** Includes theft of money or securities by 3<sup>rd</sup> parties or employees, burglary, robbery, forgery and credit card fraud.

Crime Limit: \$3,000,000 per occurrence

Church Deductible: \$ 5,000 per occurrence

Coverage Conditions: All coverages, exclusions, terms and conditions are governed by the following policy on file with the Ministry Protection Department:

<u>Excess Insurer</u>	<u>Policy Number</u>	<u>Policy Term</u>
Great American Insurance Co.	SAA 585-86-93-07	12/31/14-12/31/15

**STUDENT ACCIDENT MEDICAL INSURANCE:** Covers medical payments for accident injuries to students enrolled in K-12 church schools. This policy is excess over any amounts payable by any other health care plan.

Student Accident Medical Expense Benefit Limit: \$25,000 each accident with 2 year max benefit period; Catastrophic Medical: \$1,000,000 maximum benefit, \$600,000 cash, 10 year max benefit period.

Church Deductible: \$0

Coverage Conditions: All coverages, exclusions, terms and conditions are governed by the following policies on file with the Ministry Protection Department:

<u>Excess Insurer</u>	<u>Policy Number</u>	<u>Policy Term</u>
Gerber Life Insurance Company	09-3216-14	12/31/14-12/31/15
Gerber Life Insurance Company	09-060592-14	12/31/14-12/31/15

**ACTIVITIES MEDICAL ACCIDENT INSURANCE:** Covers medical payments for accident injuries to volunteers, youth group participants, children enrolled in nursery, daycare, pre-k and camps. This policy is excess over any amounts payable by any other health care plan.

Accident Medical Expense Benefit Limit: \$250,000 each accident with 2 year max benefit period. AD&D benefit: \$10,000 for loss of life & double dismemberment, \$5,000 single dismemberment.

Church Deductible: \$0

Coverage Conditions: All coverages, exclusions, terms and conditions are governed by the following policy on file with the Ministry Protection Department:

<u>Excess Insurer</u>	<u>Policy Number</u>	<u>Policy Term</u>
Gerber Life Insurance Company	09-074322-14	12/31/14-12/31/15

**Proprietary Information:** Data provided on this page is proprietary between The Florida Conference of The United Methodist Church and Aon Risk Services. This insurance document is furnished to you as a matter of information for your convenience and only summarizes the listed policies and coverages. It is not intended to reflect all the terms, conditions or exclusions of the excess insurance policies that provide these coverages. Moreover, the information contained in this document reflects coverage as of the date of this summary as shown below and does not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed policies. The insurance afforded by the listed policies is subject to all the terms, exclusions and conditions of such policies. Complete information is contained in the master policies on file with the Ministry Protection Department of the Florida Annual Conference of The United Methodist Church in Lakeland, Florida. This summary should not be used in determining the scope of coverage.

**INTERNATIONAL MEDICAL ACCIDENT INSURANCE:** Covers medical payments for accident injuries or sickness to volunteers while participating on scheduled or sponsored activities outside the United States of America. This policy is excess over any amounts payable by any other health care plan.

**International Medical Accident Limits:**

▪ Medical Expense Benefits Maximum:	\$ 50,000
▪ Accidental Death & Dismemberment Benefits:	\$ 50,000
▪ Emergency Medical Benefits Maximum:	\$ 10,000
▪ Emergency Reunion Benefit:	\$ 2,000
▪ Lost Baggage Benefit:	\$ 250
▪ Personal Property Benefit:	\$ 250
▪ Security Evacuation Expense Benefit:	\$100,000
▪ Trip Interruption Benefit Maximum:	\$ 5,000

**Church Deductible:** \$250 Per Accident or Sickness

**Coverage Conditions:** All coverages, exclusions, terms and conditions are governed by the following policy on file with the Ministry Protection Department:

<b><u>Excess Insurer</u></b>	<b><u>Policy Number</u></b>	<b><u>Policy Term</u></b>
Ace American Insurance Co.	GLM N04983348	12/31/14-12/31/15