

GCFA Insurance Worksheet

A Resource Provided by United Methodist Insurance

<http://www.unitedmethodistinsurance.com>

Coverage		Replacement Cost	Limits In Policy	Insurer	Coinsurance (Yes or No)	Policy Renews	Considerations	Yes/No
Property			\$		Y <input type="checkbox"/> N <input type="checkbox"/> 0%	1/1/2013		
	Church Buildings	\$					Has replacement cost been established by a qualified third party?	Y <input type="checkbox"/> N <input type="checkbox"/>
	Furnishings & Equipment		\$					
	Parsonage(s)	\$						
	Furnishings & Equipment		\$					
Auto	No. Vehicles _____					1/1/2013	If the church owns a vehicle or if employed/appointed staff or volunteers use a personal vehicle on church business, have you considered obtaining auto liability?	Y <input type="checkbox"/> N <input type="checkbox"/>
							Have you considered purchasing an auto liability policy with limits sufficient to pay a liability judgment/settlement typical for your state?	Y <input type="checkbox"/> N <input type="checkbox"/>
	Auto Liability		\$					
Auto Physical Damage		\$	\$				Have you considered physical damage coverage if you will replace a church-owned vehicle that is damaged or totaled in an accident?	Y <input type="checkbox"/> N <input type="checkbox"/>
							If you don't have this coverage do you have money set aside for repair and replacement	Y <input type="checkbox"/> N <input type="checkbox"/>
Crime/Dishonesty			\$			1/1/2013	Have you considered a crime policy with a limit that approximates 6 months of offering plate, pledge, and tithe receipts?	Y <input type="checkbox"/> N <input type="checkbox"/>
General Liability			\$			1/1/2013	Are any ministries offered by your church excluded from liability coverage (e.g., prison ministry, soup kitchen, bus ministry)?	Y <input type="checkbox"/> N <input type="checkbox"/>

Coverage		Replacement Cost	Limits In Policy	Insurer	Coinsurance (Yes or No)	Policy Renews	Considerations	Yes/No
General Liability	Sexual or Physical Abuse/Molestation		\$				Do you have a children or youth Sunday school, UMYF, children or youth choir, or a nursery?	Y <input type="checkbox"/> N <input type="checkbox"/>
							Does the work of your pastor, staff or lay leadership give rise to individual (versus group) contact with children, youth, or vulnerable adults?	Y <input type="checkbox"/> N <input type="checkbox"/>
							If you answered yes to either of the above, have you considered purchasing sexual or physical abuse/molestation coverage with limits sufficient to pay a liability judgment/settlement typical for your state?	Y <input type="checkbox"/> N <input type="checkbox"/>
Workers Compensation			\$			1/1/2013	If you have one or more part-time or full-time employed lay or clergy staff, have you considered workers compensation insurance?	Y <input type="checkbox"/> N <input type="checkbox"/>
Director/Officer Liability			\$			1/1/2013	If the pastor and lay members of committees make decisions or act on behalf of the church, have you considered purchasing director/officer liability insurance to protect them from law suits against them individually for the decisions or actions they undertake on behalf of the church?	Y <input type="checkbox"/> N <input type="checkbox"/>
	Employment Practices Liability		\$				If your church employs any staff (whether full-time or part-time; whether clergy or lay), have you considered purchasing this coverage in case of claims for employment discrimination, wrongful termination, or sexual harassment?	Y <input type="checkbox"/> N <input type="checkbox"/>
Pastoral Counseling/Professional Liability			\$			1/1/xxxx	If you pastor counsels congregants as part of his/her appointment to your church, have you considered purchasing pastoral counseling coverage?	Y <input type="checkbox"/> N <input type="checkbox"/>

Please refer to the attached recommendation for minimum insurance requirements, which has been adopted by several annual conferences.

Based upon the information reported in the tables above is the insurance currently carried by the church adequate? **Yes** **No**

Attach this form as a supplemental to Question 6.f of the "Report of the Trustees" form for use at the Charge Conference.

[SAMPLE]

_____ Annual Conference Minimum Insurance Requirements

The Book of Discipline 2012 Par. 2533.2 requires local church trustees to annually review and report on the adequacy of local church property and liability insurance coverage *“to ensure that the church, its properties, and its personnel are properly protected against risks.”* Since 1797, the Book of Discipline has provided that the property and assets of local churches are held in trust for the benefit of the denomination. Inadequate insurance puts local church property and assets at risk, including the denomination’s trust interest therein. Therefore, Trustees of the _____ Conference, representing the denomination’s trust interest, have adopted the following minimum insurance requirements for local churches:

COMMERCIAL PACKAGE POLICY, to include the following minimum limits:

• Buildings, Organs & Contents	Insured to Replacement Value, “All Risk” Coverage			
• Fine Arts	\$25,000			
• Comprehensive General Liability	Occurrence	\$1,000,000	Aggregate	\$3,000,000
• Pastoral Counseling Liability	Occurrence	\$1,000,000	Aggregate	\$3,000,000
• Hired and Non Owned Auto Liability	Occurrence	\$1,000,000	Aggregate	\$3,000,000
• Employee Benefits Liability (EBL)	Occurrence	\$1,000,000	Aggregate	\$1,000,000
• Medical Payments	\$10,000			
• Sexual Misconduct Liability	Occurrence	\$1,000,000	Aggregate	\$2,000,000
• Crime / Employee Dishonesty	Occurrence	\$25,000		

DIRECTORS & OFFICERS (D&O) POLICY, including the following minimum liability limits:

- Directors’ & Officers \$1,000,000
- Employment Practices Liability (EPL) \$1,000,000 (including Sexual Harassment)

WORKERS’ COMPENSATION POLICY, including supply clergy

- Bodily Injury by Accident Each accident \$1,000,000
- Bodily Injury by Disease Policy limit \$1,000,000

UMBRELLA POLICY (Excess Liability) – An Umbrella policy is suggested but not required.

This excess policy must extend over Commercial General Liability, Pastoral Counseling, Employee Benefits Liability, Owned Auto, Hired & Non-Owned Auto and Workers Compensation. A higher per occurrence limit may be appropriate based on specific risk characteristics such as church size and/or scope of operations and ministries.

- Per Occurrence Limit \$1,000,000 (minimum) Aggregate \$1,000,000

If you have any questions about minimum insurance, please call United Methodist Insurance at (800) 975-5442.