



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 916 780 7000 Fax: 916 780 7181

Storefront/Community Churches Product

This **All-In-One** Package is designed to meet the needs of your small church operations. The product specializes in covering small community, start-ups, storefront or inner city operations for all types of religious faiths, denominations and houses of worship

PRODUCT OPTIONS:

- ▶ General Liability
- ▶ Property coverage
- ▶ Directors & Officers Liability with optional Employment Practices Liability

GENERAL LIABILITY:

- ▶ Pastoral Professional Coverage (up to 1M limits)
- ▶ Abuse & Molestation sublimit at no additional cost
- ▶ Personal and Advertising coverage
- ▶ Hired and Non-Owned Auto Liability coverage available
- ▶ No Assault and Battery exclusion
- ▶ No Designation Premises endorsement
- ▶ No General Liability Deductible

PROPERTY FEATURES:

- ▶ Value Plus Endorsement – 14 valuable coverage enhancements including; \$25,000-fine arts, \$10,000-signs, \$10,000-transit, \$5,000-money & securities, \$5,000-employee dishonesty, and more
- ▶ Special Cause of Loss form
- ▶ Optional Equipment Breakdown - includes free boiler inspection if required in your jurisdiction

DIRECTORS & OFFICERS/EMPLOYMENT

PRACTICES FEATURES:

- ▶ Separate Limits of Liability
- ▶ Unlimited Defense Costs outside the limit
- ▶ Full Prior Acts
- ▶ Automatically includes 3rd party Discrimination and Harassment
- ▶ Lifetime Occurrence Reporting Period for former Directors & Officers
- ▶ Free Human Resources Hotline with unlimited number of calls and no time limits (when EPL is purchased)

ADDITIONAL ADVANTAGES:

- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ A.M. Best rated A++ carrier
- ▶ Low minimum premiums



This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.



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Storefront/Community Churches Product — Non Profit Package

This All-In-One Non Profit Package product provides organizations of all types of religion, from small towns to big cities, the opportunity to purchase General Liability, Property, and Directors & Officers (D&O)/Employment Practices Liability (EPL) coverage all on one policy!



The HIT ZONE – Our highest quote and bind ratio

- 📍 New and existing organizations
- 📍 Risks up to 500 members
- 📍 No losses, claims or circumstances in the past three years
- 📍 Up to \$1,000,000 in annual revenues

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ No more than two losses, claims or circumstances (excluding closed without payment) in the past three years
- ▶ Risks with lessors risk, apartment or other mercantile exposures
- ▶ Risks with child care exposures
- ▶ Risks up to \$5,000,000 in annual revenues

PRODUCT ADVANTAGES

- ▶ Property available on Special Form and Replacement Cost
- ▶ Abuse or Molestation sub-limit of \$100,000/300,000 available at no additional charge
- ▶ Mental Anguish and Emotional Distress included in the General Liability definition of Bodily Injury
- ▶ Optional Pastoral Professional coverage
- ▶ No designated premises endorsement
- ▶ Church members included as additional insureds
- ▶ Personal and Advertising coverage
- ▶ \$0 liability deductible
- ▶ Equipment Breakdown Coverage available
- ▶ Inspection costs paid by United States Liability Insurance Group
- ▶ Separate limits of liability for Directors & Officers (D&O) and Employment Practices Liability (EPL)
(Note: EPL is an optional coverage, which can be purchased in addition to D&O, but not on a monoline basis.)
- ▶ Full Prior Acts Coverage for D&O and EPL coverage
- ▶ Unlimited defense outside the limits for D&O and EPL coverage
- ▶ Lifetime Occurrence Reporting Provision for former Directors & Officers
- ▶ Optional fiduciary liability for D&O coverage
- ▶ A.M. Best rated A++ carrier

Storefront/Community Churches Product — Non Profit Package

INELIGIBLE RISKS

General Liability

- ▶ Risks with more than 500 members
- ▶ Risks with more than 20,000 square feet
- ▶ Risks with school exposures
- ▶ Risks anticipating construction of new buildings or alterations to existing structures
- ▶ Risks with more than \$5,000,000 in annual revenues
- ▶ Any previous claims or allegations of sexual or physical abuse
- ▶ Risks without two means of egress from all floors with public access
- ▶ Risks located in AK, LA or WV

Property

- ▶ Risks with aluminum or knob and tube wiring
- ▶ Risks not having 100% of the wiring on functional circuit breakers
- ▶ Risks without functional smoke or heat detectors
- ▶ Risks located in AK, HI, LA or WV

Directors and Officers

- ▶ Risks located in LA

AVAILABLE LIMITS

- ▶ Liability limits up to \$1,000,000 occurrence/2,000,000 aggregate
- ▶ Property values up to \$3,000,000 (wind exclusion applies for defined coastal zones)
- ▶ \$5,000,000 for D&O and EPL (Note: EPL is an optional coverage, which can be purchased in addition to D&O, but not on a monoline basis and may not exceed the D&O Limit.)
- ▶ \$5,000,000 additional capacity available for Umbrella Coverage

SUBMISSION REQUIREMENTS

- ▶ Current version of our Storefront/Community Church Application (SCC) or equivalent
- ▶ Representation of incurred loss history for the past three years