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Opportunity with Houses of Worship

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Agenda

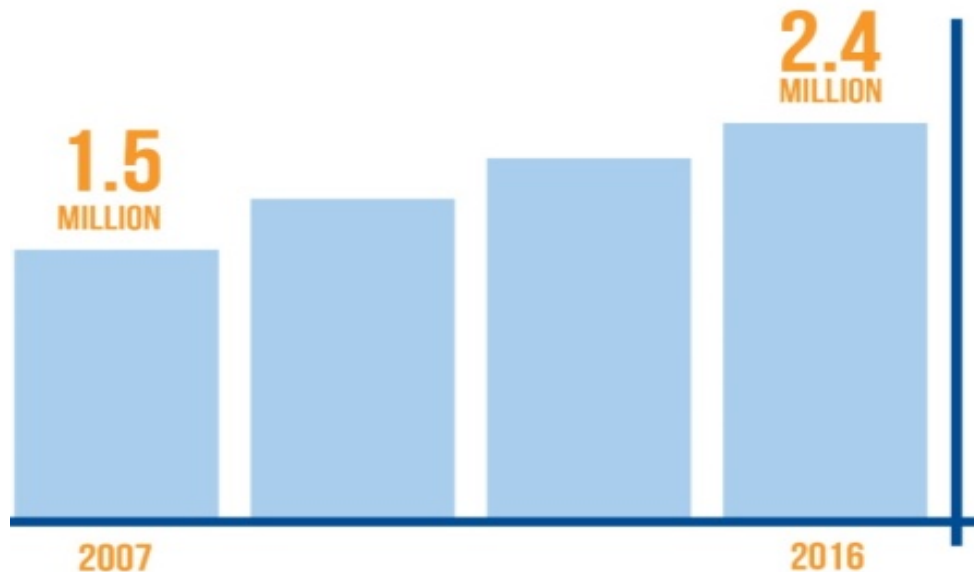
 **GOAL – GROW OUR
BUSINESS TOGETHER!**



- ▲ Why choose  & AIIIS for your nonprofit organizations
- ▲ The opportunity
- ▲ Overview of Houses of Worship products, appetite & features
- ▲ How to get a quote

The Opportunity

- ▶ Over 2,400,000 not for profit entities in the U.S.
- ▶ 66% have revenues less than \$500,000
- ▶ One of the fastest growing segments in our country – growing at a rate of 5 percent each year



Insurance Issues for Nonprofits

- ▶ Variety of operations
- ▶ Access to coverage
- ▶ Gaps in coverage
- ▶ Poor awareness of their own exposures
- ▶ Changes in carrier appetite and position

...Are we covered??

- ▲ General Liability:
 - △ Slip & Fall
 - △ Libel & Slander
 - △ Products Liability (food service)
- ▲ Special Event Liability
- ▲ Allegations of Abuse & Molestation
- ▲ Errors & Omissions (Professional Liability)
- ▲ Directors & Officers Liability
 - △ Mismanagement, misappropriation of Funds
 - △ Other improper decisions of the board
- ▲ Employment Practices
 - △ Third Party Discrimination and Harassment

We Can Help!

- ▲ Priced to target the small nonprofit organization
- ▲ Offer products with coverage specifically for nonprofits
- ▲ Efficient handling with 8 lines of coverage on one policy, with one application, one underwriter
- ▲ **We provide phone and web quote for nonprofits!**
 - ▲ Phone number: 888-845-1626
 - ▲ website:
www.abraminterstate.com/online-quote-system/

Common Classes of Business We Handle

Churches

Youth Mentoring

Theaters

Sports Associations

Booster Clubs

Temples

Botanical Garden

In Home Caregivers

Senior Centers

Transitional Housing

Child care

Cultural Centers

VFWs

Performing Arts

Trade Associations

Language Schools

Tutoring Programs

Counseling

Pet Therapy

Condo Association

Mosques

Meditation Centers

PTAs

Networking Group

Substance Abuse

Soccer Club

American Legion

Group Home

Job Skills Training

Thrift Store

Eligible Industry Segments



*We have many products to meet
your insured's needs!*

Trivia Question #1

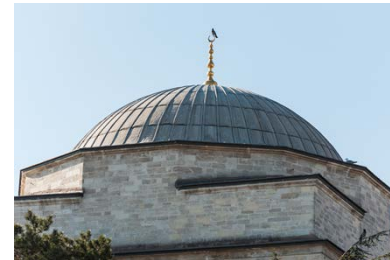
- ▲ Q – How many nonprofit organizations of all statuses are there in California?

- ▲ A – 144,728

Houses of Worship

All types of places of worship:

- ▲ All denominations
- ▲ Non denominational or Independent
- ▲ Start-up organizations
- ▲ Storefronts
- ▲ Owner-occupied or tenant-based
- ▲ Church plants



Broad Appetite

- ▲ Up to 30,000 square feet for each congregation
- ▲ No designated premises endorsement
 - △ Special Events
- ▲ Parsonage exposure
- ▲ Exposures such as daycares, soup kitchens and overnight retreats are acceptable
- ▲ Any construction type in Protection Class 1-9
- ▲ No restriction on building age

Recent Expansions!!

- ▲ Up to 100,000 sq. ft. with Devon Park
- ▲ Property limits up to \$10,000,000 total insured value per location
- ▲ Prison Ministry Involvement
 - △ Incidental to church operations
 - △ No lobbying or activism

Recent Expansions!!

- ▲ International Mission Trips
 - △ Incidental to church operations
 - △ No trips for youth
 - △ Travel to acceptable regions
 - △ Foreign Liability Insurance in place

Coverage Available

- ▲ Property
- ▲ Comprehensive General Liability
- ▲ Special Events Included
- ▲ Crime/Employee Dishonesty
- ▲ Abuse & Molestation Up to \$1,000,000/\$1,000,000
- ▲ Pastoral Professional Liability up to \$1,000,000
- ▲ Directors' & Officers' and Employment Practices Liability

New D&O Form Changes in California

- ▲ Effective July 19th 2018
- ▲ Reduced pricing
- ▲ New Coverage Grants:
 - △ 1 Million Additional Side A Coverage included
 - △ Express coverage for wrongful acts committed via social media under EPL form
 - △ Retention Forgiveness included at no charge
 - △ Full breach of contract coverage for individual board members
 - △ And more

What You Need to Quote:

- ▲ General Liability
 - △ Square footage for church operations
- ▲ Property
 - △ Building Values
 - △ COPE information
- ▲ Directors & Officers Liability
 - △ Annual Revenues
 - △ Employee Count



Trivia Question #2

- ▲ Q – What is the maximum total square footage and total insured value (TIV) of property at any single location that can be considered?
- ▲ A – 100,000 Sq ft and up to 10 million (TIV) or total insured value

We Make It Quick and Easy

- ▲ Use any application
- ▲ Instantly Quote over the phone: 888-845-1626
- ▲ Quote online:
www.abraminterstate.com/online-quote-system/
- ▲ All quotes come with a pre-filled application
- ▲ Digital applications are also available for you or your applicant to complete with an electronic signature



Thank you!

- ▲ Instantly Quote over the phone: **888-845-1626**
- ▲ Quote online:
www.abraminterstate.com/online-quote-system/
- ▲ Paper apps – apps@abraminterstate.com
- ▲ Any questions?





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