

Additional protection
especially for religious institutions:

☞ **Clergy Person Legal Liability Insurance** protects your clergy against claims arising from professional counseling.

☞ **Directors & Officers Professional Liability** is an important coverage that provides liability protection to your board members while performing their duties.

☞ **Sexual Misconduct/Molestation Liability** protects the religious institution against claims alleging sexual misconduct or molestation.

☞ **Pricing Advantage.** By specializing in insuring religious institutions, we are able to offer you preferred pricing for qualified accounts. Many times we are able to expand coverage along with reducing your insurance costs — the best value at the best price.



Protecting your
religious institution
against loss.

from the



Utica National Insurance Group



 **Utica National Insurance Group**
Insurance that starts with you.®

Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413
www.uticanational.com



Typically, we think of religious institutions as safe havens untouchable by fire, crime or legal claims. But these

days, little seems sacred anymore. When reviewing your insurance program, ask yourself, “Would my religious institution be covered if ...”

☞ the financial secretary deposits employee income tax withholdings into a personal account, resulting in a loss of over \$150,000 to the religious institution?

☞ allegations of sexual misconduct surface when parents of a child bring suit against the minister and the religious institution?

☞ a heater malfunctions, causing a three-year-old building to burn to the ground?

With our program for religious institutions, written through the member companies of the Utica National Insurance Group, you will be protected against losses such as these ... plus much more.

Program highlights include:

Commercial Property

☞ Building & business personal property

General Liability

☞ Covers bodily injury, property damage, personal injury, advertising injury, products hazards & completed operations

And that's not all...

We realize that different religious institutions have different coverage requirements. That's why we've developed our Religious Institutions Enhancement Plus Endorsement to let you tailor your policy to your particular needs. Some of the coverages are:

☞ **Building ordinance or law coverage** includes loss to the undamaged portion of your building, demolition costs and increased costs of construction.

☞ **Pollution coverage** provides additional coverage for pollution caused by covered losses.

☞ **Employees, as well as members, officials, clergy, board members & volunteers** working for the religious institutions are covered as additional insureds.

☞ **Money & Securities** are covered for losses caused by theft, disappearance or destruction.

☞ **Business income and extra expense** covers actual losses you sustain, up to 12 months.



Completing your portfolio ...

Round out your insurance program of protection by reviewing your needs with your agent who can best blend your needs with the coverages available.

☞ **Commercial Auto** — Liability and physical damage coverage for owned autos and service vehicles, such as buses, as well as liability for non-owned and hired vehicles.

☞ **Computer Coverage** — Safeguards small computer equipment, valued up to \$250,000. Breakdown coverage is also available.

☞ **Inland Marine** — Protection for fine arts, musical instruments and other religious accoutrements.

☞ **Umbrella** — An essential addition to your policy which offers \$1,000,000 of coverage for qualifying accounts (higher limits are available).

☞ **Workers Compensation** — available in most states at competitive rates, completing your insurance package.



An important feature...

Waiver of Subrogation Clause

☞ Ordinarily, if damages to your property are caused by an organization that uses your premises with your permission, as your insurer we would have the right under the property policy to make a claim against the organization for its liability. *With this waiver, we give up that right.* This takes into account the fact that most organizations using your premises are performing charitable or community service functions and it could be both embarrassing and contradictory to the spirit and objective of your religious institution to take action that could harm these organizations.

So why choose Utica for your religious institution?



We believe that the coverages offered in our Program for Religious Institutions are the best and most comprehensive available.

☞ We have provided specialized protection to the religious community for decades. Founded in 1914, we are an established company with a solid reputation, rated "A-" or "Excellent" by the A.M. Best Company.

☞ Our claims offices are staffed with experts who know your needs and stand ready to assist 24-hours-a-day, 7-days-a-week.

☞ Our Risk Management professionals are trained to work with you to identify hazards and reduce losses, ultimately reducing your insurance costs.

☞ We offer flexible payment plans for qualifying accounts that allow you to pick your own payment schedule, interest free.

☞ You receive professional insurance counseling from your local independent agent. They know insurance, your religious institution and your locality.



The information in this brochure provides only a summary of the insurance programs available for religious institutions from the member companies of the Utica National Insurance Group. No insurance coverage is provided by this brochure. See the policy forms and endorsements for terms of coverage. For a complete explanation, consult your professional agent or broker.