



Sanctuary Plus - Policy Coverage for: **Midwest Baptist Association**

- 60 Day Cancellation Included

Property, Business Interruption & Equipment Breakdown Coverage

Property

- Broad Form, replacement Cost for Building and Contents **\$49,000**
- Co-insurance 90% if no Stated Amount on policy
- Rebuilding on same site requirement Deleted
- Actual Cash Value on Stock Included
- Sewer Back-Up Included
- Earthquake Included
- Flood Included
- Permission for Vacancy 60 Days
- Property of Every Description Included where building insured to value
- Stated Amount Co-insurance Included where insured to value subject to Appraisal

Extensions of Coverage

- Personal Property of Officers, Pastors and Employees \$50,000
- Building Damage by Theft \$15,000
- Growing Plants \$2,000 per plant; \$20,000 any one occurrence
- Platinum and other Precious Metals and Alloys \$500 per item; \$5,000 any one occurrence
- Roadways, Walkways, Parking Lots \$25,000
- Headstones, Monuments, Tombstones, Crypts \$25,000
- Property Protection Systems Included

Additional Extensions subject to \$1,000,000 aggregate over policy limits

- Newly Acquired Locations - Buildings (180 day reporting) \$1,000,000 – not subject to aggregate limit
- Newly Acquired Locations - Contents (180 day reporting) \$500,000 – not subject to aggregate limit
- Accounts Receivable Included
- Rewards \$20,000
- Automatic Fire Suppression System Recharge Expenses Included
- Business Interruption Actual Loss Sustained \$150,000
- Consequential Loss Included
- Contingent Liability from Enforcement of Building By-Laws 100,000 – Blanket Coverage
- Debris Removal \$100,000
- Electronic Data Processing Included
- Exhibitions Included
- Exterior Signs Included
- Extra Expense Included
- Fine Arts \$50,000
- Fire Department Charges Included
- Glass - Stained Glass limited to \$25,000 Included
- Inflation Protection Included
- Land and Water Pollution Clean Up \$50,000
- Liberalization Clause Included
- Master Key Included
- Off Premises Power Interruption – 48 hr waiting period Included
- Other Transit \$100,000
- Professional Fees \$100,000
- Temporary Locations \$100,000
- Valuable Papers and Records Included
- Tenant's Leasehold Interest \$10,000.
- Outdoor Property \$25,000
- Condominium Loss Assessment (if Insured owns unit) \$10,000
- Signs Away from Your Premises \$25,000

Equipment Breakdown excluding Production Machinery

- Accident to an Object – Comprehensive Form **SNA**
- Expediting Expenses \$100,000
- Water Damage Sub Limit \$100,000
- Ammonia Contamination Sub Limit \$100,000
- Hazardous Substance \$100,000
- Professional Fees \$50,000

Deductibles:	Property	\$1,000. Minimum	
	Sewer Back Up	\$2,500	Due to loss frequency – this will be reviewed in 2012
	Flood	\$25,000	
	Earthquake	3% (10% in QC & BC)	Minimum \$100,000
	Equipment Breakdown	\$1,000. Minimum	



Commercial General Liability Coverage

• Each Occurrence for BI and PD	\$5,000,000
• Products and Completed Operations Aggregate	\$5,000,000
• Personal Injury & Advertisers Liability	\$5,000,000
• Religious Institution Counselling Liability	\$5,000,000
• General Aggregate	\$5,000,000
• Employee Benefits	\$5,000,000
• Tenants Legal Liability	\$5,000,000
• Medical Payments	\$25,000 Per Person
• Employers Liability	Included
• Voluntary Compensation	Included
• Contractual Liability	Included
• Contingent Employer's Liability	Included
• Contractor's & Owners Protective	Included
• Incidental Medical Malpractice	Included
• Automatic Coverage for Newly Acquired Subsidiaries – 90 Day Reporting	Included
• Separation of Insureds, Cross Liability	Included
• Broad Form Property Damage	Included
• Blanket Additional Insureds (as required by contract, such as landlords)	Included
• Pollution Exclusion with Hostile Fire Exception	Included
• Criminal Reimbursement	\$25,000
• Abuse Exclusion	NA
• Abuse Limitation	\$100,000
• Abuse Increased Limits – subject to application & proper protocol	\$5,000,000
• Limited Pollution Liability – 120 Hour Waiting Period	\$500,000
Deductibles:	
Property Damage	\$500
Tenant's Legal Liability	\$500
Employee Benefits	\$1,000
Abuse Limitation	\$2,500 where written
Pollution Liability	\$2,500

Non Owned Automobile

• Non Owned Automobile (SPF 6)	\$5,000,000
• #96 Contractual Liability	Included
• #99 Excluding Long Term Leased	Included
• Physical Damage to Hired Automobile	\$50,000
Deductible:	
Physical Damage to Hired Auto	\$500

Crime Coverage

• Employee Dishonesty – Form A Fidelity	\$50,000
• Money & Securities	\$50,000
• Holy Days and Special Events	\$50,000
• Forgery and Alteration	\$50,000
• Money Orders & Counterfeit Currency	\$50,000
• Credit Card Forgery	\$50,000
• Computer Fraud	\$50,000
• Auditors Fees	\$10,000
Deductibles:	
All Insuring Agreements	nil

Not for Profit Directors & Officers Liability

• Each Wrongful Act	\$2,000,000
• Aggregate	\$2,000,000
• BI and PD Exclusion	
• Abuse Exclusion	
• Wrongful Dismissal	\$2,000,000
Retention:	\$1,000.

Midwest Trailer/contents (Pace)	\$16,065 (TRLR \$4,500)
Midwest Trailer/contents (Wells Cargo)	\$7,935 (TRLR \$4,900)
Midwest office contents	\$25,000
Total	\$49,000

Annual premium **\$1,543**