ChurchWest
Insurance Services

MINISTRY LEADER'S GUIDE TO
INSURANCE

ChurchWest Insurance Services strives to provide informative and helpful risk management resources to your ministry.

Inside, you will find *The Leader's Guide to Insurance* by Brotherhood Mutual Insurance Company. This resource is designed to help you understand insurance, how it works to help protect your ministry, and the various coverage options offered by Brotherhood Mutual.

BROUGHT TO YOU BY

Brotherhood Mutual®

Leader's Guide to Insurance

BROTHERHOOD MUTUAL®

Important Information

The coverage descriptions in this guide are intended to help ministry leaders better understand Brotherhood Mutual's Ministry*First*® insurance program. They do not provide insurance coverage of any kind, nor do they modify the terms of any Brotherhood Mutual policy. All property and liability coverages are subject to conditions, coverage limits, limitations, and exclusions. For complete insurance coverage details, please refer to actual policy documents. Coverage for actual claims will be based on applicable policy documents applied to the individual facts of an actual claim event. Some coverages may not be available in all states.

For information about obtaining additional copies of this publication, contact Corporate Communications, Brotherhood Mutual Insurance Company, 800.333.3735.

Welcome to the Brotherhood Mutual Guide to Insurance

This resource is designed to help you understand insurance, how it works to help protect your ministry, and the various coverage options offered by Brotherhood Mutual. The guide details property coverage, liability coverage, workers' compensation, accident insurance, cyber coverage, auto coverage, and various ministry-specific coverages for churches, schools, colleges and universities, camps, and mission organizations.

Keep this guide handy and refer to it whenever you have a question about insurance. Of course, you can always contact your agent or Brotherhood Mutual directly for any questions about your insurance coverage.

Brotherhood Mutual Customer Service
800.380.5474

Contents

Chapter 1
Brotherhood Mutual Insurance Company

Chapter 1: Brotherhood Mutual Insurance Company

It's Our Ministry To Protect Yours.

Brotherhood Mutual Insurance Company has always been committed to bearing burdens. From the beginning, Galatians 6:2 has been printed on every policy we've written. More than 100 years later, Paul's words to the Galatians continue to guide us as we seek to fulfill the law of Christ.

BEAR ONE ANOTHER'S BURDENS, AND SO FULFILL THE LAW OF CHRIST.

–GALATIANS 6:2*

We serve more than **65,000** Christian ministries like churches, colleges and universities, schools, camps, mission organizations, and more with ministry-specific insurance and services to protect your people, property, and reputation.

As a mutual insurance company, we're owned by the Christian ministries we serve. That means your premium dollars help protect and rebuild other ministries around the country in the wake of disaster. For us, insurance is more than a contract. Every policy we write, every decision we make is out of a deep love for the Church and its future. We're here to serve you, so you can continue to make an impact in your community for generations to come.

Chapter 2
An Introduction to Insurance

This section gives a brief overview of how insurance works and a general structure of an insurance policy.

Chapter 2: An Introduction to Insurance

Insurance Basics

In simple terms, insurance transfers the risk associated with an unpredictable accident, event, or injury from a ministry to an insurance company.

When you (the insured ministry) purchase an insurance policy from any insurance provider, the insurer agrees to accept the risk and cover claims associated with it in exchange for a monetary ***premium***, which is a known, set cost that you pay to the insurer. The insurance policy is a contract between you and the insurer that spells out the specific circumstances under which the insurer agrees to accept the risk and pay the associated claims.

Your insurance policy will also have a deductible. This is the portion of a loss covered by an insurance policy that must be paid by you before the insurance company pays.

The Structure of Insurance Policies

Every insurance policy consists of one or more declaration page that "declare" important information, such as:

- The name of your legal entity, which is the insured organization.
- The term or duration of your insurance coverage, including a list of the types and amounts of insurance coverage.
- Variable information that customizes your policy to reflect your insurance needs.

When you receive an insurance policy, you should always review the declaration pages to confirm that the coverage indicated on these pages matches the information you received in your insurance proposal.

Every insurance policy includes coverage parts or forms that spell out the actual insurance protection you purchased. These documents include details of the coverage plus:

- ***Definitions:*** explain key terms used throughout the policy.
- ***Conditions:*** set forth contractual "ground rules" and describe your responsibilities and obligations, as well as those of the insurance company.
- ***Limitations:*** establish the boundaries of coverage and help remove ambiguity regarding the breadth or scope of coverage.
- ***Exclusions:*** Exclusions are a standard part of insurance policies. They help to clarify what is not covered by a specific insurance form. Coverage excluded in one form may then be included in another form within your insurance package. It's important to read all of the forms in the policy to have a clear understanding about how your ministry is covered.

Additional Components of a Policy

The following terms describe some additional components of an insurance policy.

- ***Endorsement:*** an addition to an insurance policy that changes the original provisions or adds coverages.
- ***Excess (umbrella) liability:*** coverage issued to provide limits that exceed the limits in the underlying policy.
- ***Extensions:*** provisions in an insurance policy that extend coverage beyond the basic coverage.
- ***Peril:*** a cause of loss.
- ***Policy period:*** the term or duration of an insurance policy.
- ***Policy territory:*** the geographical area in which damage or injury must occur for coverage to apply.

Chapter 3
Property Coverages

Property insurance generally can be broken down into the following seven concepts: limit options, peril options, automatic increase endorsement, deductibles, coverage extensions, loss valuation, and coinsurance clause waivers. This section provides details for each of the seven concepts.

Chapter 3: Property Coverages

What's in a Brotherhood Mutual Ministry*First*® Package?

Each Ministry*First* policy is a package of property and liability coverages. Some coverages you choose, some are dictated by your ministry's specific activities, and some are required by state or federal law. Your agent will help you select the coverage options that best meet your ministry's needs.

1. Property Insurance Coverage

Insurance companies typically offer three form options, sometimes called ***peril***, to cover losses: basic, broad, and special (see chart below for additional details).

1. Basic Perils	2. Broad Perils	3. Special Perils
• Aircraft and sonic boom damage • Explosions, fire, and smoke damage • Hail, lightning, and windstorm damage • Riot/civil commotion, vandalism • Sinkhole collapse, volcanic action • Vehicle damage	• Aircraft and sonic boom damage • Explosions, fire, and smoke damage • Hail, lightning, and windstorm damage • Riot/civil commotion, vandalism • Sinkhole collapse, volcanic action • Vehicle damage • Sprinkler leakage • Falling objects • Glass breakage • Weight of ice, sleet, or snow • Water damage from a system or appliance	• Aircraft and sonic boom damage • Explosions, fire, and smoke damage • Hail, lightning, and windstorm damage • Riot/civil commotion, vandalism • Sinkhole collapse, volcanic action • Vehicle damage • Sprinkler leakage • Falling objects • Glass breakage • Weight of ice, sleet, or snow • Water damage from a system or appliance • All direct causes of physical perils are included up to the set limit, unless specifically excluded

2. Property Insurance Coverage Limit Options

An insurance coverage limit is an agreed upon or determined maximum amount of money that the insurance company pays for a covered claim. Property coverage limits are based on either a ***scheduled coverage*** or a ***combined coverage***. The option you select will depend on the number of buildings you own and whether you occasionally move your personal property from building to building.

- **Scheduled Coverage Option**
  Applies one set of limits per building and a specific set of limits for the personal property within that building.

- **Combined Coverage Option**
  Also called "blanket coverage," allows you to apply one set of limits to all, or specific groups of, your insured buildings and personal property. If a covered loss occurs for any covered building, the claim would be paid using the single limit. Combined coverage typically is more expensive than scheduled coverage because a loss can result in a larger payout.

3. Property Deductibles

A ***deductible*** is the portion of a loss that the insured ministry is responsible to pay before insurance applies. Brotherhood Mutual offers various property deductible options. Two of the primary options are below.

- A deductible for most property losses that your Ministry*First* policy covers
- A separate deductible for glass

If you purchased earthquake coverage, either through Brotherhood Mutual or another insurer, your coverage will include a high deductible, usually 10-15% of the total replacement value of your property at the time of loss. In certain areas, such as coastal regions subject to hurricane damage, wind and hail deductibles may be necessary to insure some property. This allows insurers to continue offering coverage in areas that would otherwise be cost prohibitive.

4. Loss Valuation

When a covered peril damages your property, typically one of the following loss valuation methods will apply when your claim is settled:

- ***Actual cash value*** pays claims based on the on the actual cash value at the time of loss (with a deduction for depreciation). Replacement is of similar kind and quality.
- ***Replacement cost*** bases loss payments on the replacement cost value of your property at the time of loss, without any deduction for depreciation. Replacement is of similar kind and quality.
- ***Broadened valuation*** limits loss payments to 125% of the scheduled amount of each building on the policy.
  - For example, if there is a $120,000 loss on a building and the policy limit is $100,000, broadened valuation replacement cost provides up to 125% of the scheduled limit. In this case, the limit increases to $125,000 to pay for the loss.

5. Coinsurance and Coinsurance Clause Waivers

The ***coinsurance clause*** is a property insurance provision that limits the recovery of losses on underinsured property. It is found in virtually all property insurance policies and is used to ensure that customers cover their buildings and personal property for their proper value (see the Loss Valuation Options in point 4). The insurance company can waive the coinsurance clause if the property is insured at its proper value.

Note:

Like most insurance companies, Brotherhood Mutual does not guarantee that our building valuations reflect the accurate replacement cost or actual cash value of your building(s). To be certain that you are purchasing adequate property insurance limits, you should have your buildings appraised by an industrial appraisal specialist. Unlike a real estate appraisal, which determines market value, an industrial appraisal determines the construction costs needed to replace your buildings.

A personal property inventory should be conducted at least annually to make certain that your personal property is adequately insured. Always notify your insurance agent whenever you purchase a high-value personal property item.

6. The Automatic Increase Endorsement

Property limits are typically chosen based on the cost to rebuild. However, construction costs can rise throughout the life of your policy. An ***automatic increase endorsement*** adjusts your property values each quarter based on an inflation adjustment percentage that you and your insurance agent select. This optional ***endorsement*** protects against creeping inflation that can leave you underinsured because the cost to repair or replace your property may be higher than the amount of coverage available at the time of loss.

7. Supplemental Property Coverage Extensions

Most insurance companies provide some automatic supplemental property coverage ***extensions*** in their policy. As an insurer that specializes in church and ministry insurance, Brotherhood Mutual provides extensions designed to address the needs of Christian ministries. Extensions are provisions in an insurance policy that extend coverage beyond the basic coverage.

Carefully evaluate claims made by any agent who emphasizes only automatic property extension limits in the company's policy that are higher without also pointing out those that have lower limits. If your church or ministry has a property exposure that exceeds the automatic extension limit provided in Brotherhood Mutual coverage, we can often work with you to increase these coverage limits.

8. Loss Free Deductible Reduction Endorsement

Brotherhood Mutual automatically reduces your deductible for every two years that you go without a claim (up to $2,500). This benefit is provided through our Loss Free Deductible Reduction Endorsement, which is automatically included with every policy.

Here is how it works:

For a Loss-Free Period of:	A Claim Filed After the Loss-Free Period Will Recieve
2+ Years	25% Reduction of Deductible, up to $2,500
4+ Years	50% Reduction of Deductible, up to $2,500
6+ Years	100% Reduction of Deductible, up to $2,500

Optional Property Coverages and Endorsements

Below, you can learn about a few of our most popular optional coverages. Your agent can introduce you to more to create the perfect fit.

Systems and Equipment Breakdown Coverage

This optional endorsement pays for direct physical damage or loss of covered property because of a sudden and accidental breakdown of your mechanical and electrical systems and equipment, up to the property insurance limit in your policy.

Covered equipment includes any property that uses, transmits, or generates electrical or mechanical energy, or is designed to operate under vacuum or pressure. This includes telecommunications equipment, computers, printers, copiers, fax machines, ovens, stoves, public address and sound systems, and heating and cooling systems. As with most insurance, loss due to normal wear and tear, among other standard equipment breakdown exclusions, is not covered. This coverage pays for direct physical damage caused by the following:

- Mechanical breakdown of covered equipment, including arcing, caused by electrical currents other than lightning (damage from lightning is already included in the property coverage perils).
- An explosion of steam boilers, steam pipes, steam turbines, and/or steam engines that you own, lease, or operate under your control.
- Communication equipment and computer equipment.

When the damage of covered property is the direct result of a breakdown of covered equipment, this optional endorsement also pays for various other resulting expenses, including those related to repair, treatment, cleanup, or removal of:

- Fungus, mold, dry/wet rot.
- Hazardous substances.
- Refrigerant contamination.
- Affected perishable goods.

If any of your covered equipment requires inspection to comply with state or municipal boiler and pressure vessel regulations, we will perform the inspections on your behalf. Engineers from our partner will perform inspections for equipment breakdown coverage.

Water Damage Coverage Option

Brotherhood Mutual provides options for additional water damage coverage. You choose the amount of coverage you would like by selecting a limit of $2,500, $5,000, or $10,000 for direct loss caused by water: flood, surface water, waves, tidal water, overflow of a body of water, water that backs up through a sewer or drain, and mold, mildew, rot, or fungi clean-up. This coverage typically is not offered in standard property insurance coverage.

Our water damage coverage also pays for damages caused by subsurface water that exerts pressure on or flows, seeps, or leaks into a building. Additional backup of sewer and drain coverage also is available through an optional endorsement.

Alternative Energy Equipment Coverage

As ministries adopt alternative energy equipment powered primarily by wind or the sun, Brotherhood Mutual stands ready to assist them with coverages designed for this type of equipment. Adding this endorsement provides coverage for alternative energy equipment for systems/equipment breakdown and physical damage to the power generating equipment. Following a covered loss to the alternative energy power generating equipment, this endorsement also provides coverage for contractual penalties or fees resulting from the insured's failure to provide a specified amount of power to its property, or to maintain a certain power consumption level that it promised to provide or maintain.

Loss of Earnings, Donations, and Extra Expense

This coverage provides funds to help make up for the loss of income that may occur when your ministry is forced to close or relocate due to a covered incident. This coverage also can help pay the additional expenses you incur in resuming your ministry's normal operations.

This coverage pays for actual loss of:

- Earnings and donation income the ministry would have ordinarily collected during the restoration period.
- Payroll and other continuing expenses the ministry normally incurs during the course of operations.
- Expenses the ministry incurs in resuming its operations at normal levels during the restoration period.

You can customize your policy to apply to earnings and donations income, and/or extra expenses. The policy declarations page lists your choice and indicates a specific limit of coverage.

Ordinance or Law Enforcement Coverage

Many states, counties, or municipalities enact legal requirements that apply when a substantial loss occurs to a building. For example, if an older building sustained damage greater than 50% of its value (percentage may vary by governing jurisdiction), the building owner could be required by law to demolish the undamaged portion of the structure and rebuild to a higher, costlier standard of construction.

Property insurance policies that do not include specific coverage for ordinance or law enforcement may only pay for the direct damage caused by a covered peril. ***Ordinance or Law Enforcement Coverage*** applies to the following situations when they are caused by a covered peril:

1. **Increased building loss**—a law, ordinance, or code requires that an undamaged part of your building be demolished.
2. **Increased debris removal**—demolition and removal of debris if a law or code requires the demolition of undamaged parts of your buildings.
3. **Increased cost of construction**—a law, ordinance, or code requires more costly construction due to new standards.

These situations are known as ***indirect losses,*** which are consequential losses resulting from direct damage. For example, the loss of rental income when a tenant is displaced due to a fire.

Two optional endorsements offer coverage for indirect losses from the enforcement of a governmental ordinance, law, or code. The first of our ordinance or law enforcement coverage endorsements allows you to purchase a specific amount of each of these coverages for each building insured by the policy.

The second coverage endorsement, Combined Ordinance or Law Enforcement Coverage, combines a single limit of coverage for each cause of loss. The limit applies to all buildings and losses covered by a policy. Single limit coverage is available in three options for each of the causes of indirect loss listed below.

Single Limit of Coverage Options	Option 1	Option 2	Option 3
Increased Building Loss	$350,000	$500,000	$1,000,000
Increased Debris Removal	$100,000	$250,000	$5000,000
Increased Cost of Construction	$100,000	$250,000	$500,000

Computer and Computer Operations Coverage

Brotherhood Mutual provides the following policy endorsements to financially protect your electronic equipment and computer operations:

- **Computer Coverage**—pays for physical losses of hardware and software. This coverage also applies to loss caused by computer viruses, hacking, and input errors.
- **Organizational Optional Theft Coverage**—this endorsement pays for money or securities lost through unauthorized electronic financial transfers due to theft. Coverage limits for this type of theft occurrence will be shown on your declarations page.

For expenses related to rectifying a data breach, we offer Broad Scope Cyber Liability Coverage (see page 31).

Ministry Personnel Dishonesty Coverage

Because some losses are a result of the dishonest acts of ministry employees and other personnel, religious organizations may purchase optional employee dishonesty coverage.

When this coverage is purchased, Brotherhood Mutual pays for loss of money, securities, and other covered property directly caused by the dishonest activity of ministry personnel up to the coverage limit purchased and indicated on the declarations pages. The loss must have been caused directly by the dishonest activity of ministry personnel and must have occurred during the coverage period provided by the policy.

Ministry Personnel Dishonesty Coverage includes employees and those who have been authorized by you to collect, handle, maintain, hold, protect, or transfer covered property. Coverage also can include financial protection for an employee benefit plan.

Chapter 4
Liability Coverages

Liability insurance helps protect your ministry's finances against costly lawsuits. It also helps defend your ministry's people against false allegations or certain unintentional mistakes.

Chapter 4: Liability Coverages

Negligence and Liability

General liability insurance coverage protects your organization for covered lawsuits.

Coverage will typically apply whether your ministry activities are conducted on or off your owned premises, so long as the claim for damage is brought within the United States, its territories and possessions, Canada, or Puerto Rico.

Note:

If your ministry sponsors or participates in any type of foreign ministry activities, see the section on Worldwide Liability Coverage (page 50).

In the United States, you can generally only be held legally liable or responsible if the ***plaintiffs***—the parties alleging you damaged them either physically or emotionally—can establish that their injury or damage occurred as a result of your ***negligence*** or your intentional wrongdoing. If you were not negligent, or otherwise legally at fault, you are not legally liable for their injuries or damages, even though they occurred on your premises or at one of your sponsored activities. However, even if you are not at fault, you may still need to hire an attorney to respond to allegations. Liability insurance is designed to cover both the cost for legal expenses as well as the resulting damages, up to the policy limits.

Naturally, Christian ministries want to care for those injuried on their properties, and may wish to prepare for such an unfortunate event. Under the terms of all liability insurance policies, insurance companies do not insure "moral duty." They insure only "legal duty."*

Brotherhood Mutual understands Christian ministries' strong desire to care for their congregations. We offer several products that help you provide for your flock. Brotherhood Mutual offers a variety of medical payment, accident insurance, and wage loss insurance options that pay covered medical expenses without any consideration of negligence, up to the ***benefit*** limits you purchase (see the Medical Payments section, page 29).

Coverage Options

You can purchase general liability insurance and optional liability coverages at different levels of protection. Liability limits represent the most an insurance company will pay on your behalf if a covered liability claim occurs. Decisions surrounding limit selection are based on your ability to pay out of pocket and the level of risk you're willing to accept.

Liability limit options are usually stated with a ***per-occurrence limit*** and an ***aggregate limit***.

- A ***per-occurrence limit*** is the most your insurance company will pay for damage claims resulting from one covered occurrence (claim-producing event), regardless of the number of people injured or the number of parties claiming injury.
- An ***aggregate limit*** is the most your insurance company will pay for all covered occurrences during a specified period.

Some insurance policies will cover legal expenses associated with a claim "inside the limits," which means they will deplete the limits available for resulting damages and other covered claims. In some policies, legal expenses will be covered "outside the limits," which means they will not deplete the limits available for resulting damages and other covered claims.

In today's legal environment in the United States, purchasing low liability limits can be risky. If a plaintiff prevails in a lawsuit against you, and the judgment is higher than the limits of the liability insurance you purchased, your ministry assets could be taken to satisfy the judgment.

*The fact that an injury or damage occurs on your premises during your activities does not necessarily mean that you or your insurance company have any legal duty to pay for the resulting damages or expenses. The duty to pay for such damages is generally determined based on whether your actions were unreasonable under the circumstances and the plaintiff's injury or loss resulted directly from your acts or decisions.

Most of the time, our customers purchase limit options of $1 million (general occurrence) and $3 million (general aggregate) on their basic general liability policy. Brotherhood Mutual offers higher limits for most coverages under an excess (umbrella) liability form (see page 24).

General Liability Coverages

When you purchase liability insurance, you purchase a basic or "general" liability form, then add optional endorsements to insure specific exposures (conditions or situations that present the possibility of a loss) faced by your organization.

Brotherhood Mutual calls these general liability insurance forms ***principal coverages***. They help protect you against specified claims of bodily injury or property damage made against your ministry in relation to negligent acts, or errors or omissions on the part of the ministry or its representatives.

Bodily Injury and Property Damage

This foundational liability coverage will pay for covered claims of bodily injury or property damage that are made against your ministry. The loss must be the result of negligent maintenance of your premises or result from your operations.

Products/Completed Works

This coverage applies to claims of bodily injury or property damage resulting from products that are made by your organization or resulting from construction or other work that you undertake as part of your operations.

Fire Legal Liability

This coverage pays for your ministry's legal liability resulting from any fire that may damage premises that you rent from another person or entity. This coverage is especially important to ministries that do not own their own facilities. A limit of $300,000 applies for each incident unless increased coverage limits are purchased.

Additional General Liability Coverages

Depending on the type of ministry operation, Brotherhood Mutual automatically enhances its basic liability coverage to include important additional coverages.

Damage to Property of Others Coverage

With this additional coverage, Brotherhood Mutual will pay up to a specified amount for damage to property of others that is not in your care, custody, or control, regardless of your liability if the property is damaged by a:

- Person acting on your behalf, with your permission, and for your benefit.
- Falling branch or limb from a tree located on property you own.
- Ball propelled by a member of an organized sports team representing your organization.

If the property is in your care, custody, or control, and being used or held exclusively for your benefit, the amount of coverage increases. Brotherhood Mutual may pay for the damaged property, repair it, or replace it with property of equivalent kind and quality.

Additional Incidental Contractual Liability Coverage

This additional coverage applies to bodily injury or damage to property of others that you assume under a contract or agreement. The liability assumed with this coverage must be ***tort liability***—that is, "the legal liability to pay damages resulting from negligent acts or omissions, but only if such damages would be owed in the absence of any contract or agreement. The bodily injury or property damage also must result from your religious or nonprofit operations and must take place in the basic ***policy territory*** as described in the policy.

Membership Emotional Injury℠ Liability Coverage

This additional coverage pays for defense costs and damages from ***emotional injury*** claims resulting from your church, organizational office, or headquarter's policy, practice, or procedure regarding attendance, membership disqualification, common church discipline, or removal issues.

Emotional injury means mental or emotional injury, suffering, or distress sustained by a person other than that resulting from a physical injury. Membership-related issues can lead to legal action for emotional harm by the person being disciplined or denied membership.

Supervision-Related Emotional Injury Liability Coverage

This coverage pays damages from emotional injury claims resulting from an alleged failure to properly care for individuals, whether children or adults, as part of your ministry's operations.

It does not cover emotional injury claims that involve the actual, threatened, or alleged touching of or threat of physical force against any person. In the event a physical injury occurs, other liability forms will generally provide liability protection for bodily injury claims. This coverage also applies to school and day care operations.

Food Preparation Liability Coverage

This coverage pays for bodily injury claims caused by eating food that your church, religious office/headquarters, charitable/nonprofit organizations, camp, school, or educational institution distributed for its religious or nonprofit activities.

Coverage for short-term fundraising events is automatically included in this coverage. However, if you have any type of ongoing food preparation or distribution operation that is undertaken for raising revenue, this operation must be scheduled on your policy, and a premium charge must be paid in order to receive liability insurance protection.

Privacy Violation Liability Coverage (other than electronic records)

This coverage pays emotional injury or financial damage claims that are caused by a ministry's "record privacy error." A record privacy error means the loss of, failure to protect, or improper use of any personal information that is held by the ministry as a hard copy/paper record. This coverage does not apply to any information that is stored electronically. Coverage for electronically stored information can be found in cyber liability coverage forms.

Two Types of Liability Forms

When it comes to liability insurance, there are two types of forms to be aware of: claims made and occurrence based.

A ***claims made form*** is a policy that only covers claims made during the policy period regarding an event that occurred during the policy period. If a claim is made after the policy is no longer in effect, it would not be covered. However, it may be possible to purchase what's known as tail coverage. This is an extension of a reporting period beyond the expiration date of a claims-made insurance policy. The cost for tail coverage can be high.

You also may be able to purchase retroactive coverage, which is insurance that covers a period of time prior to the inception of a new policy from a new insurance provider. This is usually purchased when changing from a claims-made policy to an occurrence-based policy.

An ***occurrence based form*** is a policy that covers events that occurred during the policy period regardless of when the claim is filed, without the need to ever purchase tail insurance.

Optional Liability Coverages

Christian ministries are subject to a variety of liability threats, including claims of emotional harm not necessarily caused by physical injury. Brotherhood Mutual offers a wide variety of innovative liability coverages that are not commonly found among the products offered by other insurers.

Sexual Acts Liability Coverage

This optional endorsement pays defense costs and damages for covered claims against your ministry resulting from alleged sexual misconduct. We also provide sexual harassment liability coverage that is not employment-related (see Employment Practices Liability Coverage for employment-related sexual acts liability coverage, page 22).

This coverage also pays defense costs and damages resulting from the improper reporting of child abuse to law enforcement authorities, as well as the failure to supervise or monitor a convicted sexual offender. Sexual Acts Liability Coverage will not apply to individuals who actually engage in sexual misconduct, nor will it apply if a known perpetrator is employed or appointed to a position within the organization.

Counseling expenses coverage applies apart from consideration of your legal liability. We will pay all covered outside counseling expenses on behalf of an individual who may be the victim of alleged sexual misconduct resulting from your ministry operations, up to $5,000 per person counseled.

Individuals within your ministry may be falsely accused of sexual misconduct. For this reason, we also provide a legal defense to civil claims made against covered persons who are accused of, but deny involvement in, the alleged sexual act. This is commonly known as an ***innocent insured provision.***

This coverage also provides reimbursement for costs associated with retaining a professional public relations specialist or public relations firm or costs to retain other outside professional specialists to assist in responding to media inquiries or to law enforcement inquiries associated with the incident.

While we will continue to defend the insured organization for covered claims, our obligation to defend an alleged perpetrator ends when:

- A verdict is rendered against the individual in a civil court in relation to the sexual misconduct allegations.
- The individual is criminally convicted.
- The individual enters into a plea agreement, pleads guilty, or no contest.
- The alleged perpetrator admits to anyone that he or she engaged in the sexual act.
- Clear and convincing evidence implicates the individual with respect to the alleged sexual act.

Religious Freedom Protection℠ Coverage

Religious Freedom Protection Coverage shields your ministry from the financial impact of emotional injury claims resulting from the ministry's ***religious communications, religious activities,*** belief-based decisions, and alleged ***discriminatory acts.*** A discriminatory act is a violation of federal or state laws that protect the rights of individuals based on the person's race, religion, gender, sexual orientation, nationality, or disability, or conduct otherwise interpreted as discriminatory in nature.

Religious Freedom Protection Coverage pays for the following:

- Legal costs and damages for lawsuits resulting from religious communications, religious activities or discriminatory acts, or from your ministry's belief-based decisions or actions
- Defense costs for legal challenges to your tax-exempt status.
- Damages you are legally obligated to pay as the result of your religious communications, religious activities, or discriminatory acts.

Broad Scope Media Liability Coverage

This optional liability endorsement pays for defense costs and damages for personal injury allegations resulting from the ministry's activities. Personal injury includes defamatory acts, infringement acts, advertising violations, or personal violations.

Coverage includes protection against claims of defamation; intellectual property theft; or disparaging, harmful, or unlawful advertising that is communicated via your ministry's media productions. Coverage applies to various personal injury claims, including:

- Claims associated with development, use, and maintenance of your ministry's brand, websites, and social media platforms, as well as advertising and promotional activities.
- Defamation claims resulting from your ministry's religious or not-for-profit operations.
- Claims of copyright infringement, plagiarism, and other forms of intellectual property infringement.
- Claims of invasion of privacy/breach of confidentiality.

Extended Scope Media Liability Coverage

If your church or ministry owns or operates a media enterprise operation, such as publishing, broadcasting, telecasting, or professional web design operations, the optional Extended Scope Media Enterprise Liability Coverage protects your ministry for various ***personal injury*** claims, including:

- Claims associated with development, use, and maintenance of your ministry's brand, websites, video productions, webcasts, intellectual property, social media, and advertising/promotional activities.
- Defamation claims resulting from events connected to your ministry activities that your owned enterprise provides for the benefit of your ministry.
- Claims of copyright infringement, plagiarism, and other forms of intellectual property infringement.
- Claims of invasion of privacy or breach of confidentiality.

This coverage applies when media activities are under your direction for the benefit of your ministry.

Legal Liability Defense Reimbursement Coverage

This coverage provides limited ***defense reimbursement coverage*** for claims that are not typically covered by insurance policies.

This endorsement provides specified limits for defense cost reimbursement for covered lawsuits. Covered lawsuits may involve:

- Past or present employee or job applicant claims of emotional injury or discriminatory acts.
- Character defamation claims by a past or present employee or job applicant.
- Wrongful termination or discipline of an employee.
- Sexual harassment directed against an employee.
- Financial damage arising from leadership errors or omissions.
- Breach of contract or property disputes.

It also reimburses legal defense costs associated with a police investigation and related criminal prosecution directed against a covered person who is the target of a law enforcement inquiry.

Wage Loss Reimbursement Coverage

If a person is injured on your property or at your event, they may endure days or weeks of recovery. Wage Loss Reimbursement Coverage can help ensure lost work time doesn't turn into financial uncertainty.

This coverage pays:

- Up to $3,500 per injured person for wage losses resulting from bodily injury while on church property or at a church-sponsored event.
- Up to $3,500 in lost wages if a parent or guardian misses work to care for a child who is injured in connection with your ministry operations.

Wage Loss Reimbursement Coverage pays regardless of fault or legal liability. Payment of covered wage losses by Brotherhood Mutual does not admit liability under other coverages of the policy.

Directors and Officers Liability Coverage

This optional endorsement provides coverage for financial damage claims against you and your organization's leaders and their spouses for wrongful acts committed by leaders as part of their leadership activities.

Leadership activity includes:

- The decision-making acts of your leaders regarding the operation of your organization.
- Related and authorized activity necessary to implement leaders' decisions.

Security Operations Liability Coverage

Security Operations Liability Coverage provides several additional coverages and extensions relating to ministry security. This endorsement provides coverage for personal or emotional injury damages stemming from the enforcement of your security or weapons policies and for emotional injury damages arising from your security operations.

This endorsement also provides coverage for additional medical expenses, broadened wage loss coverage, individual counseling, and security-related equipment damage coverage for ministry emergency response personnel.

This optional coverage applies to emergency response situations that constitute a life-threatening, violent attack directed at one or more persons or your organization, pose a threat of harm to people and property involved in your ministry events or activities, or requires a 911 call to summon law enforcement or emergency medical personnel.

Security Operations Liability Coverage provides your volunteer emergency response personnel and volunteer security team members with Principal Coverage L (Bodily Injury and Property Damage) and the additional liability coverages provided by the Security Operations Liability Coverage endorsement on a primary basis.

Employment Practices Liability Coverage

This optional endorsement pays financial damages for covered claims of emotional injury or personal injury from employment-related events. The covered injury must be sustained by a past or present employee or job applicant, and the event or events causing the covered injury must constitute an improper employment practice or wrongful employment act of your organization, which is an action directed against an employee or job applicant such as discrimination, sexual harassment, or breach of employment contract.

Employment practice means any of the following: the interviewing and evaluation of a job applicant; the hiring, training, evaluation, supervision, promotion, discipline, and termination of an employee; and the communication of information to, or in relation to, an employee or job applicant.

Wrongful employment act means any of the following: a discriminatory act directed against an employee or job applicant, any sexual harassment or other sexual act directed against an employee or job applicant, the breach of an oral or written employment contract between your organization and an employee or job applicant, the commission of an employee information security error, the commission of an employment supervision failure, or the deprivation of career opportunities or the failure to provide adequate employment-related policies and procedures.

In addition, Brotherhood Mutual will pay defense costs for covered losses related to an administrative proceeding brought by a government agency or a civil action or civil proceeding, filed in state or federal court.

Employee Benefits Liability Coverage

This endorsement pays for financial damages sustained by your past or present employees or their dependents, resulting from your administration or oversight of ***employee benefits programs,*** which is a benefit program maintained by an employer for the welfare of employees and their dependents, such as group medical, life, or disability insurance, and pension or retirement plans.

The financial damage must be sustained by past or present employees or their dependents as a result of wrongful acts by your leaders or employees in the administration of your employee benefits program. The event or events causing the financial damage must be undertaken in furtherance of your religious or not-for-profit purposes. The defense coverage provides an additional $250,000 for legal costs beyond what is already included in the liability coverage.

Traumatic Incident Response Coverage

Although tragedies caused by violence are difficult to prevent, insurance protection can help prepare for the potential financial burdens that often result from such tragedies.

Through a ***traumatic incident*** response coverage extension, Brotherhood Mutual provides additional coverage up to selected policy limits in the event of a traumatic incident (a violent attack directed against people or organizations that results in death or life-threatening injury, or a suicide that is witnessed by others) that takes place on your premises or during your scheduled activities.

This endorsement provides:

- Additional medical expenses, broadened wage loss reimbursement, and counseling to help heal the physical and emotional wounds of those who witnessed or were victims of the incident.
- Reimbursement for temporary facility rental costs.
- Reimbursement costs for retaining security to guard your facility against further incidents.
- Reimbursement costs for retaining legal counsel or public relations specialist to assist in responding to media and law enforcement inquiries.

Specific covered expenses are noted in the policy documents.

Note: This endorsement does not provide liability coverage of any kind.

> Traumatic incident response coverage provides additional coverage, up to selected limits, in the event of a traumatic incident.

Relief Activity Additional Coverages

The optional coverages protect your church, school, college, or ministry and your relief workers against emotional injury or financial damage claims resulting from your disaster relief activities.

Coverage includes protection when you or your leaders experience bodily injury while coordinating or operating any relief event after a disaster, as well as coverage for damages to relief worker's tools and equipment. Coverage pays for damages due to legal claims of emotional injury caused by relief activities.

This optional coverage applies to situations that involve:

- A covered person who works on your behalf to provide relief efforts after a disaster.
- Relief activities that occur on the premises the ministry owns or operates, or at the site of the disaster.
- Using your facility on a short-term basis as a temporary emergency coordination location.
- Travel to and from the disaster site.

The endorsement offers:

- Additional medical expenses (requires BGL-99) for an injured volunteer worker, up to $50,000.
- Broadened wage loss reimbursement—pays an additional aggregate amount for loss of income from bodily injury that volunteer relief workers sustain as a result of a covered injury.
- Loss, damage, or destruction of equipment and tools owned by an employee or volunteer worker, up to $2,500 per person.
- Liability claims against your ministry and its volunteer workers for emotional or financial damage caused by relief efforts and emergency/temporary shelter work.

Wage and Hour Claims Liability Coverage

Employee compensation laws are complex and ever changing. Even small updates can have a big impact on employee wages. Missing a change can have unintended consequences, potentially leaving your ministry on the hook for thousands.

This coverage, available with Employment Practices Liability Coverage*, protects your ministry's finances against damages related to wage and hour claims made against you, including:

- Failure to pay wages earned by your employee(s).
- Misclassification of the exempt or nonexempt employee status of your employee(s).
- Failure to properly pay overtime pay earned by your employee(s).
- Any unintentional violation of any local, state, or federal statute relating to employee compensation rights.

*Policyholder must have Employment Practices Liability Coverage for Wage and Hour Liability Coverage to apply.

Excess (Umbrella) Protection

Courts are assessing increasingly larger damage awards against organizations and their representatives who are legally liable to those they injure or damage. To address this trend, Brotherhood Mutual provides optional excess, or umbrella, liability protection.

If purchased, optional excess liability coverage can provide an "***umbrella***" of protection over three of your primary liability policies: general liability, vehicle liability, and employers' liability (part of a workers' compensation policy). If you reach the maximum limit on any of these three policies, you then can access this additional layer of dollars available to pay covered claims. See policy for specific details.

Excess liability limits typically range from $1 million to $5 million, although some larger religious institutions purchase even higher limits.

The following chart below depicts in general terms how the excess liability protection works. Subject to any coverage restrictions indicated in your excess coverage form and the underlying coverage, the excess liability protection can extend the limits and coverages of each of the policies indicated below.

General Liability Policy

$1 million per occurrence/ $3 million aggregate bodily injury and property damage limits are common for this primary protection

Vehicle Liability Policy

$1 million combined bodily injury and property damage limits per accident are common for this primary protection

Employers' Liability Policy

$100,000 bodily injury by accident; $100,000 bodily injury by disease; and $500,000 bodily injury by disease aggregate limits are common for this primary protection

Chapter 5
Workers' Compensation

State law often requires employers, including ministries, to protect their employees with workers' compensation insurance. This section describes workers' comp coverage and what is included in a Brotherhood Mutual policy.

Chapter 5: Workers' Compensation

State-Mandated Employee Benefits

Workers' compensation policies cover occupational injury and sickness.* Through a workers' compensation policy, we provide statutory benefits that are mandated by the states in which your ministry operates. Medical, disability, rehabilitation, and death benefits are provided only in relation to a work-related injury or disease as specified by state statute.

In most states, churches and related ministries are required to purchase workers' compensation insurance for their employees, including clergy. Some ministry leaders mistakenly think that workers' compensation insurance is optional or discretionary for clergy.

Many states will fine employers if they fail to purchase workers' compensation insurance to care for their employees. For the protection of both your religious organization and its employees, Brotherhood Mutual recommends that all ministries secure workers' compensation insurance.

With standard workers' compensation, the premium is based on your payroll estimates for different classes of employees as specified in applicable state statues. The policy is subject to an annual ***premium audit***, which is an inspection of the records of an insured party and calculation of the final premium based on the actual exposures faced during the policy period. Following the audit, an additional premium or refund will be due based on the actual payrolls compared to the estimated figures. Brotherhood Mutual offers insureds an easier path, through our free service, Pay-Go. When a ministry choses Pay-Go, premium is no longer based on estimates, but rather real payroll data.

Brotherhood Mutual will pay for damages you become legally obligated to pay any employee because of bodily injury caused by accident or disease resulting from employment in your organization, up to the limits of the liability coverage you purchased.

Note: If an injury does occur, it's important that you complete a First Report of Injury form promptly. Some states have the authority to levy fines against employers who fail to report the injury within a certain period of time. In addition, your ministry may be required to display workers' rights posters or other state-mandated information. Contact your state's department of labor or workforce division to ensure you have the most current forms and posters required. A First Report of Injury Form is used by an employer to report a work-related injury; in the event of an employee injury, employers are required to complete the First Report of Injury (title of form varies by state) and send it to their workers' compensation insurance provider immediately after the employee injury.

Employers' Liability Coverage

Although workers' compensation is usually an employee's only means of recovery from damages resulting from a job-related injury or illness, some damages may not be covered (e.g., consequential damages claimed by the spouse of an injured employee or damages claimed by an injured employee against you in a capacity other than as employer). To address this insurance exposure, Brotherhood Mutual provides employers' liability insurance to protect you as an employer in the event you are sued as the result of an employee's job-related injury or illness.

Brotherhood Mutual will pay for damages you become legally obligated to pay any employee because of bodily injury caused by accident or disease resulting from employment in your organization, up to the limits of the liability coverage you purchased.

*Not available in all states.

Pay-Go Workers' Comp

Pay-Go is a free service offered to Brotherhood Mutual workers' comp customers who use MinistryWorks for payroll services. It links your payroll service and your workers' compensation coverage simplifying your workers' comp by calculating payments using accurate, real-time payroll information. This means you avoid overpaying or underpaying your premium, eliminating large, lumpsum payments. The feature nearly eliminates the need to compile workers' comp data and file reports.

Chapter 6
Accident Insurance and Medical Payments Coverage

Accident insurance helps people care for those injured on your property. This section describes available options for providing coverage for medical expenses associated with accidental injuries.

Chapter 6: Accident Insurance and Medical Payments Coverage

Basic Medical Payments Coverage

If a person, other than an employee, sustains a bodily injury, your general liability policy will assist with medical payments as long as the injury occurs on your ministry's premises or arises out of your ministry operations or activities. These payments can be made regardless of fault.

Your Brotherhood Mutual general liability coverage structures medical payments as follows:

- The first $1,000 of the limit is ***primary coverage.*** Primary coverage pays regardless of other coverage.
- The remainder of the limit is ***excess coverage.*** Excess coverage pays only after other available coverage, (e.g., the injured person's health insurance) pays.

No deductible or coinsurance provision needs to be paid with our Ministry*First* medical payments coverages.

By structuring medical payments benefit on a part primary/part excess basis, Brotherhood Mutual's approach helps minimize or avoid out-of-pocket deductible and co-pay expenses under an individual/family health plan. If the covered injured person has no other form of insurance, we pay up to the full benefit limit, just as if it were primary coverage.

Accident Insurance for Churches, Schools, Colleges, and Camps

An accident medical insurance plan that's separate from your ministry's general liability policy has several advantages. Similar to other medical payment options within your Ministry*First* policy, accident medical insurance pays costs associated with injuries, often with no deductible.

But the difference is how it works. Our separate accident insurance policy options are available to churches, camps, schools, and colleges and universities. Your ministry customizes the policy to fit your needs by choosing which groups it wants to cover: day care or summer camp participants, students, athletes, volunteers, cheerleaders, camp staff, and more. For colleges and universities, you can choose specific sports to cover, including football. The coverage limits within the accident insurance policy do not reduce available limits within the medical payments coverage.

If you're concerned about frequent accident medical claims, having a policy that's separate from your Ministry*First* policy helps protect your loss ratio. And by covering costs associated with an injury, accident insurance may help prevent a lawsuit.

Chapter 7
Cyber Coverages

Brotherhood Mutual provides several optional coverages to protect ministries from the financial damages and liability caused by security breaches, thefts, damaged equipment, and others. This section describes some of the available options. Additional protection may be added as part of your property coverage.

Chapter 7: Cyber Coverages

Our Cyber Liability Coverages Suit the Way You Serve

Our cyber liability coverages help protect your ministry against property damage, financial damage, or emotional injury claims resulting from your ministry's activities related to computer use and electronic data.

Basic Cyber Liability Coverage
Protects ministries against claims related to the most basic uses of technology.

Extended Cyber Liability Coverage
Designed for ministries requiring increased coverage limits and data security.

Coverage for Your E-Commerce
Created for ministries engaged in online retail activity.

Broad Scope Cyber Liability Coverage

This optional endorsement pays defense costs and damages due to property damage, financial damage, or emotional injury claims that result from ministry activities related to computers and electronic data. Coverage includes payment for damages against claims of computer use, electronic commerce, and data breach errors, as well as covered errors made by IT contractors working on your organization's behalf.

Provides coverage in the following ways:

- Liability protection for cyber breaches, unauthorized computer use, errors caused by IT contractors, and others.
- Reimbursement for subpoenas, regulatory actions, or
  - Physical loss of ministry-owned computer hardware, media, programs, and applications due to: a computer virus, computer hacking, or computer input error, water damage, electrical disturbance, others.
- System damage and business interruption, including hardware replacement costs.
- Lost revenue due to a breach or extortion threat.
- Reimbursement for loss or damage of computers, tablets, and other portable devices used for educational, musical, or athletic purposes.

Extended Broad Scope Cyber Liability Coverage

This coverage features increased data breach rectification and special defense limits as well as subscription data breach prevention and assistance services.

- Provides the coverages found in the Broad Scope Cyber Liability Coverage.
- Data breach response services provided by a 3rd-party vendor.
  - Risk management and loss prevention risk
  - Breach counseling
  - Notification assistance
  - Crisis management
  - Cell center support
  - Remediation planning
  - Public relations assistance

Electronic Commerce Enterprise Cyber Liability Extension

This extension is for ministry operations whose retail e-commerce activities account for at least 20% of its revenue or it devotes more than 20% of its budget or staff and volunteer time toward e-commerce activity. It extends coverage limits for e-commerce activities, such as offering a retail product or service online, engaging in online business transactions with vendors, suppliers, merchants, or other business enterprises.

Chapter 8
Auto Coverages

For many churches, schools, educational institutions, and religious organizations, automobile accidents are the cause of the most serious bodily injury or property damage losses. Brotherhood Mutual offers several commercial auto protection options for the vehicles you own.

Chapter 8: Auto Coverages

Vehicle Liability Coverage

A commercial auto policy typically covers your ministry's liability for injuries involving its vehicles. Most states require you to purchase at least minimum financial responsibility liability coverage for ministry-owned vehicles.

Through the purchase of vehicle liability insurance, you can protect your ministry against vehicle-related losses. Most ministries purchase at least a $500,000 liability limit for each accident. Vehicle liability limits include bodily injury and property damage combined into a single limit.

Vehicle Physical Damage Coverage

In addition to liability coverage, you also must separately purchase comprehensive and collision physical damage coverage.

Collision coverage pays for damage done to your vehicle during a collision accident. Comprehensive coverage pays for damage done to your vehicle in many situations other than a collision. For example, theft of your vehicle or a tree limb falling on your vehicle would be covered under comprehensive physical damage coverage.

Separate deductibles apply to comprehensive and collision coverage. As with your property deductible, your ministry can select higher collision and comprehensive deductibles and use the premium savings to purchase other important optional coverages.

Uninsured/Underinsured Motorist Coverage

Unfortunately, some drivers operate vehicles with low insurance coverage limits or no liability insurance protection. ***Uninsured/underinsured motorist*** (UM/UIM) coverage provides separate limits on your policy to protect your organization and passengers in your vehicles if an uninsured/underinsured driver causes property damage (optional coverage varies by state) or bodily injury to occupants of your vehicle.

These UM/UIM benefits function to replace the liability protection that uninsured/underinsured vehicle owners did not purchase to pay for property damage and bodily injury they cause through the negligent operation of their vehicle. Note: Occupants of your vehicle also may have UM/UIM benefits under their own personal or family auto policies.

Vehicle Medical Payments Coverage

Similar to the general liability policy medical payments benefits, most vehicle policies contain an auto medical payments benefit. This auto medical payments benefit protects non-employee occupants who may be injured through the operation of your vehicle. This benefit applies regardless of fault.

Employees injured in a vehicle accident may be covered by workers' compensation coverage, if provided. Typically, the auto medical payments limit ranges from $1,000 to $5,000 per person. Your agent will help you determine the amount of coverage needed for your ministry.

For more information about workers' compensation requirements, see page 27.

Personal Injury Protection (NO FAULT)

Some states have mandatory or optional personal injury protection or no-fault laws. If these laws apply in your state, your vehicle policy will be written to provide benefits as required by state laws. Your agent can explain ***no-fault auto coverage*** issues and limits if they apply in your state. No-fault auto coverage is a type of insurance in which damages are paid by each person's insurer, regardless of who was at fault.

Non-Owned Vehicle Coverage—Including Rented Vehicles

From time to time, religious organizations will use borrowed or rented vehicles for ministry purposes. The use of such ***non-owned vehicles*** represents a significant liability exposure to the organization.

Through our optional non-owned and rented vehicle endorsement, we protect the organization by providing several important coverages described below. Coverage also applies to complimentary valet parking of members' autos.

Non-Owned Vehicle Liability Coverage

This important coverage pays for claims of bodily injury or property damage resulting from the use of a non-owned vehicle (which includes a rented vehicle) by an authorized driver. It also pays for claims of loss of vehicle use and stolen item replacement. This coverage also pays legal costs to defend your ministry or the driver from claims associated with the operation, use, loading, or unloading of a non-owned vehicle.

Coverage applies to vehicles operated within the United States and its territories and possessions, Canada, and Puerto Rico. This coverage is excess to, and applies after, any other vehicle liability insurance that covers the driver and/or vehicle owner.

Defense Coverage for Authorized Operator

If the person you authorize to drive a non-owned vehicle on your behalf has no other applicable defense coverage, then it will be provided by our basic liability coverage form. Under automobile insurance theory, a driver bears responsibility for actions as the vehicle operator. The driver/operator must look first to personal or family auto insurance for defense and liability protection, even if that driver was operating a non-owned vehicle at your request or on your behalf.

Rental Vehicle Physical Damage Coverage

We will pay for physical damage to, or the total loss of, a rented vehicle, regardless of your liability, up to a $45,000 vehicle damage limit with a $500 deductible (higher limits are available). Coverage does not apply to vehicles rented or driven outside the United States and its territories and possessions, Canada, and Puerto Rico.

Loss of Use Coverage

We will pay up to $500 per occurrence (up to $1,000 per policy period) for the loss of use or loss of rental income resulting from damage to a rented vehicle regardless of your liability. Higher limits are available. Car rental agencies often contractually require their renters to pay for loss of rental income while their rental vehicle is being repaired.

Trip Occupant Coverage

We will pay up to $500 per person (higher limits are available) toward replacement of personal property that is stolen or destroyed while secured on or in a non-owned vehicle you operate during overnight trips. This insurance benefit applies after any other available insurance that covers the damaged property.

Damage to Property of Others Coverage

We will pay up to $500 for property of others that is stolen, damaged, or destroyed while being transported for your benefit on or in a non-owned vehicle. This insurance benefit comes into use only after coverage of any other available insurance of the damaged property has been applied. Higher limits are available.

Non-Owned Vehicle Deductible Reimbursement Coverage

We will reimburse the owner or driver of a non-owned vehicle up to $1,000 for damage to the vehicle, if the owner or driver pays to repair or replace the vehicle under a deductible provision of his/her insurance policy. Coverage is available for non-owned vehicles operated outside the United States through separate mission protection commercial auto coverage forms.

With this coverage, people who donate their vehicle for use by your ministry should generally not have to make out-of-pocket payments to cover the physical damage deductible on their auto policy.

Disclaimer: All property and liability coverages are subject to conditions, coverage limits, limitations, and exclusions. For precise detail of coverage, please refer to actual policy forms. All coverages are not available in all states.

Chapter 9
Church Specific Coverages

Brotherhood Mutual offers many coverages designed specifically for the unique risks faced by Christian churches. This section describes the available coverages to help further protect your ministry.

Chapter 9: Church Specific Coverages

Residents' Personal Property Coverage

For those ministries that own a parsonage, or otherwise rent a residence, we provide this optional endorsement to cover personal property while residing in the covered residence declared in the policy. When combined with our Residents' Personal Liability Coverage, your resident clergy will have the equivalent of a tenant's renter's policy, including some additional personal insurance coverages that address exposures unique to the profession.

The endorsement premiums for these special clergy coverages may be paid by you as an employment benefit or passed on to your clergy to pay. These coverages are not available for clergy who own their own homes.

A separate homeowner's policy is needed to insure the home's structure because this coverage pays only to replace personal property within the home. Liability coverage is also separate, see the description for that coverage below.

Residents' Scheduled Property Coverage

If the minister's family owns unusual personal property—gold, silver, or pewter items; furs; collections; etc.—not sufficiently or automatically covered by basic clergy personal property coverage, an optional endorsement will cover additional property specifically named in the policy.

Your Brotherhood Mutual agent can review your minister's personal property exposures to determine if unusual or additional scheduled coverage is needed.

Residents' Personal Liability Coverage

When a minister or a minister's family resides in a church-owned parsonage or other covered residence, we can cover their personal and family liability exposures through this optional endorsement. When combined with the resident clergy personal property coverage, your minister and the minister's family will have the equivalent of a tenant's renter's policy.

In recognition of additional exposures that are unique to the clergy profession, we provide innovative coverages not typically found in the personal liability coverage sections of a renter's policy. Under this optional endorsement, we provide these personal coverages for the minister and minister's family:

- Personal liability coverage.
- Personal medical payments coverage.
- Damage to property of others coverage—a $1,000 limit applies regardless of fault.
- Accidental infringement of copyright, trademark, or trade name.
- Business pursuits (e.g., ownership in rental properties or other small business).
- Civic board liability (e.g., participation in boards of directors).
- Electronic communication liability (e.g., communications with congregation).
- Personal communication liability (e.g., private communication with elders or other church leaders).
- Watercraft liability (see coverage form for defined types of watercraft).

Recreational Vehicle Coverage*

If the minister or minister's family that resides in your parsonage or other covered residence purchases the Residents' Personal Liability Coverage described above, we also can extend their liability coverage to insure their recreational vehicles. A recreational vehicle refers to a self-propelled land, water, or amphibious vehicle, regardless of its method of surface contact, design, or use for leisure activities. Automobiles are not included in the definition.

*Not available in all states.

Broad Form Ministry Counseling Liability Coverage

Brotherhood Mutual's ***counseling acts*** liability coverage pays for defense costs and damages for covered bodily injury, emotional injury, or personal injury resulting from counseling acts undertaken on your behalf by your pastoral counselor, your trained lay counselor, leaders, employees, and volunteers. A counseling act is giving advice to another person to benefit the person's mental, emotional, or spiritual condition.

In addition, if a counselee alleges emotional injury from your ministry, Brotherhood Mutual will reimburse you up to $5,000 per counselee for counseling expenses you pay to an outside counseling provider. Your payments must be on behalf of a counselee who has first counseled with your pastoral counselor, your trained lay counselor, or your lay advisor. This benefit is subject to certain conditions outlined in the form and will apply even if your organization is not legally liable.

This endorsement does not cover claims resulting from counseling activities for which a professional service fee is charged. A professional service fee is a predetermined charge for counseling beyond the cost of any materials provided to the counselee (see the following section, fee-based counseling extension).

Fee-based Counseling Extension

If your ministry provides counseling services to members of your congregation or the public on a professional service fee basis, optional fee-based counseling extensions can be added to address this exposure.

Brotherhood Mutual provides fee-based counseling coverage extensions with or without coverage for the counselor, depending on your specific needs.

Clergy Accidental Death Benefit

Through this optional endorsement, we will pay up to $25,000 to a beneficiary designated by your governing board if your ***full-time clergy*** (ordained and licensed Pastor or Minister working at least 36 hours per week) dies as a result of a physical injury caused by an accident. This coverage applies whether your clergy is in the course and scope of employment at the time the of the injury and will be paid in addition to any life insurance or other benefit that may be paid in the event of death.

Chapter 10
K-12 School Specific Coverages

Brotherhood Mutual offers several coverage options specifically designed for teh unique risks faced by Christian K-12 schools. This section describes the available coverages and how they can protect your school.

Chapter 10: K-12 School Specific Coverages

Educational Property and School Laboratory Equipment Coverages

Educational Property Coverage provides critical funds to repair or replace athletic structures and ground surfaces, electronic devices, and musical equipment.

School Laboratory Equipment Coverage provides funds to repair or replace damaged lab equipment. This coverage applies to a broad range of general laboratory supplies and equipment, and includes chemicals, biological organisms, and electronic devices. Your school, college, or university can also work with your local agent to specifically insure individual pieces of equipment.

Educators Liability Coverage

Educators' Liability Protection Coverage pays expenses, costs, and legal fees directly related to lawsuits that involve:

- Claims of emotional injury resulting from evaluation, discipline, or graduation practices.
- Alleged lack of supervision that results in non-sexual bullying, stalking, or intimidation.
- Claims of emotional or bodily injury resulting from the teaching or leadership activities of your teachers and governing board members.
- Concussive impact during a school activity.
- Damages for bodily injury caused by food prepared and served by your school.

Independent contractors, such as curriculum developers and adjunct professors, are also covered under an optional extension (Educational Institution Independent Contractors Provision Modification).

Student Medical Coverage

Student Medical Coverage is available for both Christian K-12 schools and Christian colleges or universities. There are several levels of protection based on your needs and budget. Each option provides coverage to help pay the bills of a student injured on your property or during campus activities. This coverage also has options to cover sports exposures, from physical education class to intercollegiate sports.

- Pays students' medical costs, regardless of fault.
- Requires no deductible.
- Offers primary coverage (coverage that pays first) up to $1000 and excess coverage up to policy limits.

Athletic Medical Coverage

Because athletic activities involve additional ***hazards*** and result in frequent accidental injuries, athletic activities are excluded from the basic medical payments coverage. Adding the athletic medical option expands coverage to include payment of medical expenses for the following athletic activities.

Athletic activities include:

- Incidental athletic activities associated with your social events or meetings.
- Fitness and league or non-league sports practices or events.
- Activities that you sponsor at roller rinks, skating rinks, or snow slopes.

Through this optional athletic medical endorsement, we pay medical expenses up to the medical benefit limit for bodily injury sustained by a covered participant while taking part in an athletic activity you sponsor. We pay such expenses regardless of fault.

We have structured the athletic medical payments benefits as follows: the first $1,000 of the limit is primary coverage; the remainder of the limit is excess coverage.

As stated above, we have structured our limit in this manner because we believe it benefits the injured person.

Student and Day Care Medical Payments and Sports Extentions

If you operate a school or day care, you may purchase optional medical payments coverage to cover medical expenses of ***students*** or ***day care participants*** who may be injured while they take part in your school or ***day care activity,*** which is the teaching, supervision, and care of day care participants in exchange for payment of a fee.

In addition to your normal school or day care activities, this coverage also applies to activities undertaken as part of a scheduled physical education program, recess, or class. Coverage also applies to school or day care activities sustained at a roller rink, skating rink, or snow slope (other than as part of a competitive sports program).

On an optional basis, you also may cover student sports exposures beyond physical education programs or classes. This would pick up intramural and interscholastic competitive sports programs. This option would also include volunteer coaches, game officials, and spectators injured by an enrolled student. Student and day care medical payments coverage applies in the same fashion as described in the Basic and Athletic medical payments section.

Chapter 11
College Specific Coverages

Brotherhood Mutual offers additional options specifically designed for the unique risks faced by Christian Colleges and Universities. This section describes the available coverages and how they can protect your educational institution.

Chapter 11: College Specific Coverages

College Student Medical Coverage

College students are at risk of getting hurt just about anywhere on your campus: walking to class, in the lab, or on a sports field. College Student Medical Coverage pays medical expense for bodily injury sustained by your enrolled college student while on your premises or while taking part in your school-sponsored activities and sports. This coverage offers three levels of protection, so you can choose which plan best fits your needs and budget. All three cover student injuries that happen on campus or during school-sponsored activities off campus:

1. Basic coverage addresses non-sports injuries.
2. Broadened coverage adds intramural sports injuries.
3. Extended coverage adds both intramural and intercollegiate sports injuries.

The coverage pays the student's medical costs, up to coverage limits and regardless of fault, with no deductible.

Administrator Accidental Death Benefit

This optional endorsement pays up to $25,000 if your full-time administratordies as a result of a physical injury caused by an accident. This coverage applies whether your administrator is in the course and scope of employment at the time of the injury and will be paid in addition to any life insurance or other benefit.

Counseling Liability Coverage

This coverage pays damages and counseling fees when someone makes a claim of bodily, emotional, or personal injury related to counseling services, provided in person, by telephone, or over the internet. This optional endorsement protects colleges and universities for claims made such as providing guidance regarding classes or areas of study, emotional or bodily injury as a result of counseling services, and costs associated with providing outside counseling on behalf of a student who alleges emotional injury.

School Counseling and Collegiate Student Counselor Liability Coverage

We offer coverage for counseling activities that are provided for the benefit of students. Through this optional endorsement, Brotherhood Mutual pays for damages that your institution becomes legally obligated to pay due to bodily, emotional, or personal injury from advice of counseling provided by school counselors, administrators, professors, or student teachers.

We provide up to $5,000 per student for outside counseling reimbursement for counseling expenses you pay to an outside counseling provider on behalf of a student. This benefit is subject to certain conditions outlined in the form and applies even if your organization is not legally liable.

School Counseling and Collegiate Student Counselor Liability Coverage is available if your college or university offers a course of study that involves student counseling in a clinical or practicum setting. This liability coverage pays for claims of emotional, personal, or bodily injury due to advice provided by a college student as part of their coursework. This coverage also applies to counseling that happens in person, by telephone, or over the internet.

Chapter 12
Camp Specific Coverages

Brotherhood Mutual offers additional coverage options specifically designed for the unique risks faced by Christian camps. This section describes the available coverages and how they can protect your camp.

Chapter 12: Camp Specific Coverages

Incidental Camper Medical Payments Extension

This coverage extends medical payments coverage for bodily injury arising out of camp activities at a retreat or camping facility operated by you, your *leaders*, or your appointed persons. This coverage is designed to address events held at a facility you do not own and that are less than eight days in duration.

Watercraft Coverage

Watercraft Coverage provides funds to repair or replace damaged watercraft. Includes sailboats, motorized boats, pontoon boats and human-powered watercraft (kayaks, canoes, paddleboats, etc.).

Camp Practices Emotional Injury Coverage

Camp Practices Emotional Injury Coverage pays for emotional injury damages stemming from a camp's training, instruction, or discipline practices directed toward campers.

Food Preparation Liability Coverage

Food Preparation Liability Coverage pays for bodily injury caused by eating food distributed by the camp or retreat center. Includes medical payments coverage.

Non-Owned Saddle Animal & Livestock Liability Coverage

Non-Owned Saddle Animal & Livestock Liability Coverage pays for bodily injury and property damage caused by a saddle animal or livestock that is not owned or housed by your camp.

Infestation Liability Coverage

Infestation Liability Coverage pays to remove pests from others and their property if parasites spread from a camp building to other people or other buildings, including private homes. Includes bedbugs, lice, fleas, ticks, mites, and other parasitic insects. Also covers emotional injury and financial damage claims associated with the spread of parasites from your facility to another.

Watercraft Liability Coverage

Watercraft Liability Coverage pays for bodily injury or property damage caused by the use of watercraft owned, borrowed, or rented by you during camp activities.

Chapter 13
Mission Protection Coverages

Brotherhood Mutual provides coverage options for the unique risks faced by missions work and travelers. This section describes the available coverages and how thet can protect your property, short-termtravelers, and long-term workers while in the mission field.

Chapter 13: Mission Protection Coverages

Global Mission Protection from Brotherhood Mutual provides the peace of mind you need when operating in a foreign country. Whether you have a school, long-term missionaries, or other foreign operations, know you're protected for the most comprehensive range of covered losses with Brotherhood Mutual's Global Mission Protection program.

Ministry*First*®

A Brotherhood Mutual policy with its broad range of ministry-specific liability coverages.

+

Worldwide Liability and Medical Extension

A coverage endorsement that extends Ministry*First* liability coverages to include long-term foreign ministry operations anywhere in the world.

+

International Commercial Package Policy

A foreign commercial package policy for international risks.

Brotherhood Mutual can help your organization obtain a foreign package policy. This policy can help meet the insurance needs of ministries serving in other countries and provide access to emergency assistance services, along with an extensive global network of specialists.

International General Liability Coverage protects your organization from claims of bodily injury, property damage, personal and advertising injury, and medical payments.

Foreign Voluntary Workers' Compensation protects your full-time employees anywhere in the world. Medical, disability, rehabilitation, and death benefits are provided for employees in relation to work-related injuries or diseases specified by state law.

Brotherhood Mutual's Global Mission Protection delivers optional coverage for short-term and long-term (more than 60 days) international missions.

- Allows you to extend most MinistryFirst policy liability coverages for ongoing foreign operations, including:
  - Sexual acts liability
  - Detention/imprisonment
  - Employment practices liability
  - Religious freedom protection
  - Cyber liability
  - Other ministry-specific coverage
- Provides coverage for lawsuits filed anywhere in the world against your ministry.
- Offers foreign voluntary workers' comp coverage options.
- Comes with 24/7 access to experienced international emergency assistance.

Kidnap and Ransom Coverage

Some liability insurance policies—including Brotherhood Mutual's Ministry*First* policy if you purchase the worldwide liability endorsement—offer limited funds for kidnap and ransom (K&R) situations, but your ministry may want to consider additional insurance protection.

Brotherhood Mutual offers stand-alone K&R coverage through Hiscox, a well-respected provider. Unlike some forms of K&R coverage, the Hiscox product is unique because there are NO territory exclusions.

Regardless of your ministry's stance on payment of ransom, K&R coverage includes the cost of a professional consultant to coach you through every step of the crisis.*

***Note:**

In the event of a crisis, policyholders must first call the 800-number listed in their policy. A specialized team will assess the event and provide specific recommendations. Policy includes domestic and international protection.

Kidnap & Ransom insurance provides reimbursement for expenses related to:

- Acts of violence resulting in death or serious injury.
- Extortion threats to reveal confidential or proprietary information, physically harm insured, and damage property.
- Disappearances of ministry team participants.
- Reimbursement for ransom payments and protection against personal financial loss.
- Financial loss as a result of an express kidnapping.
- Costs of increased security.
- Fees and costs of approved professional security consultants.

For more information, contact Brotherhood Mutual's mission travel insurance team at 1.800.876.4994 or visit *www.BrotherhoodMutual.com*.

Worldwide Liability and Medical Extension

This optional endorsement extends most of the liability and medical coverages of a Ministry*First* policy to the ministry, its covered representatives, and short-term travelers when they are involved in short-term mission activities anywhere in the world. Limited kidnap and extortion coverage also is included.

The Worldwide Liability and Medical Extension options expand the coverage area for most Ministry*First* liability and medical coverages to include the entire world. That means both foreign and domestic short-term mission travel are covered under worldwide liability, with a limited number of exclusions.

The Worldwide Liability and Medical Extension also provides coverage related to endemic disease and foreign terrorism. Coverage does not apply to auto or mobile equipment or excess liability coverage.

This endorsement extends coverage for:

- Expanded medical coverage for persons who are injured anywhere in the world while engaged in a short-term foreign trip. This endorsement expands coverages already included in a Ministry*First* policy to cover bodily injury resulting from endemic disease, environmental factors, or foreign terrorism.

Coverage options include:

- Worldwide medical coverage.
- Media/communications/ecommerce/sales activity.
- Worldwide legal defense coverage.
- Limited worldwide kidnap and extortion reimbursement, up to $100,000.
- Limited terrorism travel interruption reimbursement of $250,000.
- Travel death reimbursement coverage limit of $50,000.
- Expanded medical coverage for short-term foreign trip participants.

- Web-based media, communication, e-commerce, or sales activities directed to or viewed by individuals located in a foreign territory—Coverage includes claims or suits brought against you or other covered persons in foreign countries.
- This endorsement adds up to an additional $25,000 to your coverage for reimbursement of costs that directly result from a kidnap/extortion incident.*
- Defending the ministry or short-term mission travelers against lawsuits brought in a foreign territory—Brotherhood Mutual will identify and work with foreign-based attorneys, translation services, and other international investigation and service providers to defend claims or suits filed in foreign countries.

The amount of coverage is subject to occurrence and aggregate limits, conditions, and exclusions specifically stated in your Ministry*First* policy and/or declarations pages. Other liability insurance options are available for ministries that do not qualify for worldwide liability or are not Ministry*First* policyholders.

*Coverage options may vary and may not be available in all geographic areas. Exclusions and limitations may apply.

Faith Ventures® Travel Medical Insurance

The Faith Ventures travel medical insurance product is designed to complement worldwide liability coverage for Ministry*First* policyholders. It also can be used as an independent source of mission travel insurance for MinistryEssentials policyholders and ministries that have placed their property-casualty insurance with a carrier other than Brotherhood Mutual.

Faith Ventures allows ministries to choose single or multi-trip travel medical insurance options for short-term mission travelers. Three plans are available and each one includes travel medical insurance, 24/7 travel assistance retail discounts, and more. No deductible applies under any of these plans.

The multi-trip plans provide coverage for all short-term mission trips that take place within 12 months of card purchase. Some trip-length limitations apply, depending upon which plan is selected.

Faith Ventures travel medical insurance functions as primary coverage for both foreign and domestic short-term mission travel. Coverage applies for any individual or group ministry travel outside of a cardholder's hometown. This includes ministries that sponsor youth activity trips, travel to ministry conferences, and domestic mission trips.

Each plan includes 24/7 coverage for:

- Emergency medical services – physician and hospital referrals, arrangement of medical evacuation, prescription replacement, and more.
- Emergency travel assistance services: language interpretation, legal assistance, passport and visa information, and more.
- Travel services: baggage tracking, event ticketing, and more.

The Faith Ventures plans include coverage for:

- Loss of baggage/personal items.
- Trip delay.
- Accident medical expense.
- Illness medical expense.
- Emergency medical evacuation.
- Security evacuation.
- Repatriation of remains.

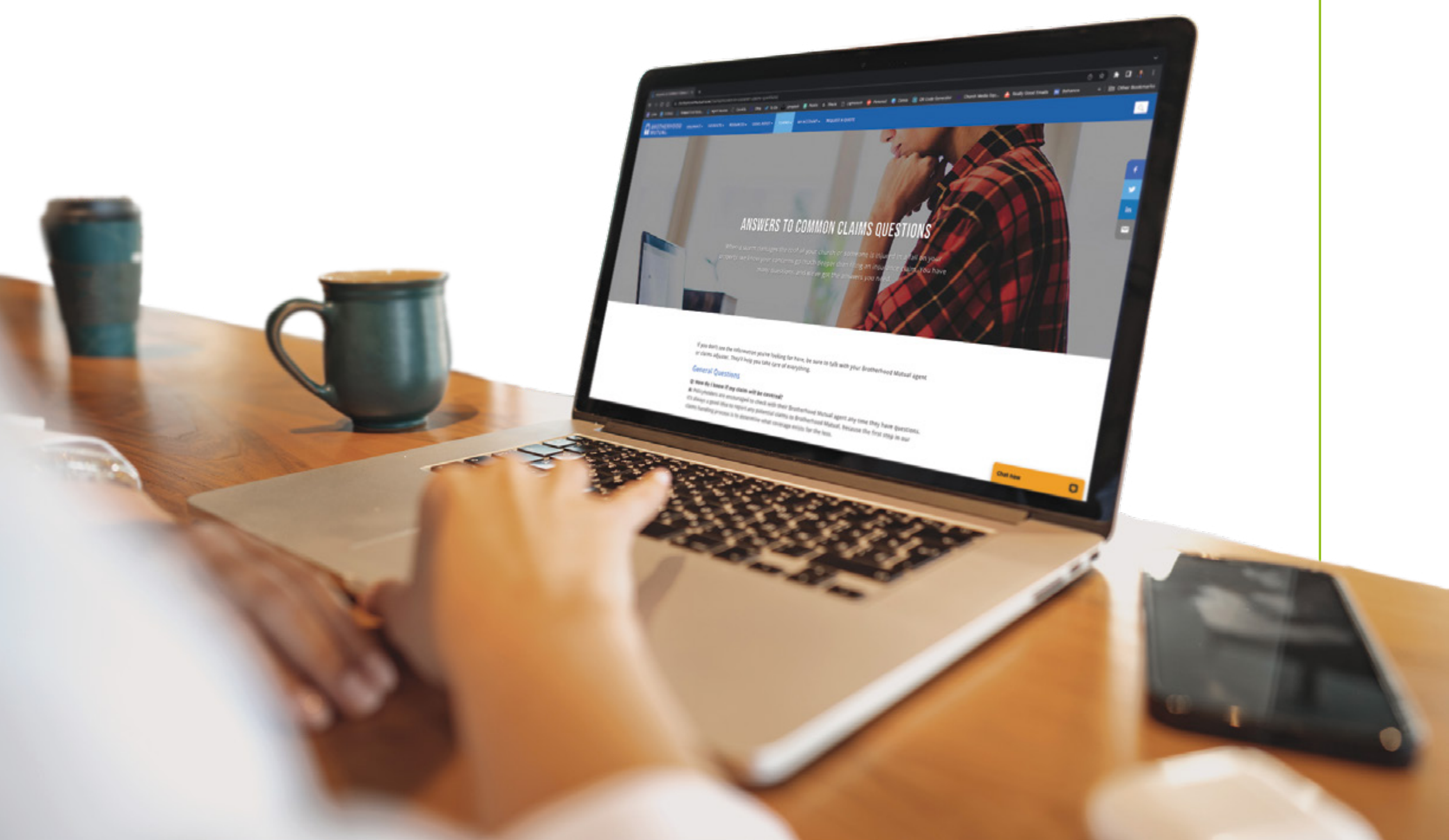
Coverage limits vary depending upon which plan you purchase. FaithVentures.com also can provide discounted airfare, currency exchange discounts, and trip management tools.

This is a brief description of coverages offered by Brotherhood Mutual Insurance Company, Faith Ventures, International Medical Group, Hiscox, and Brotherhood Mutual approved foreign commercial lines carriers. It does not provide coverage of any kind, nor does it modify the terms associated with any policy. Some coverages may not be available in all states. All coverages are subject to conditions, coverage limits, limitations, and exclusions. For coverage details, please contact a Brotherhood Mutual agent or refer to policy documents.

Optional coverages are available at an additional cost. Faith Ventures is a collaboration of Brotherhood Mutual Insurance Company and Fly For Good®.

Chapter 14
Filing a Claim

If you ever have a claim, know that we're here for you. We pledge to walk with you, treating your claim fairly and compassionately. We'll keep you up to date at every step, and if you have a question, we'll make every reasonable effort to respond within one business day. Our adjusters are trained, experienced, and ready to serve your ministry throughout the claims process.



Chapter 14: Filing a Claim

As soon as you learn about a potential claim event, please contact Brotherhood Mutual or your agent immediately. Even if very little information is known, we're here to help collect the information that's needed as we work on your claim. The sooner we learn about your loss, the quicker we can begin to help your ministry recover from it.

There are several ways you can file a claim:

Property & Liability

- Report online through My Account. Brotherhood Mutual customers have free access to My Account. To register, go to myaccount.brotherhoodmutual.com, click "Register", and follow the on-screen instructions to create your account. You'll need your policy number and billing zip code.
- Call 800.333.3371
    - M-F 8 a.m. – 4:30 p.m. EDT. After hours call 800.933.1849.
- Worldwide Liability call 877.511.1012

Workers' Comp

- Visit *BrotherhoodMutual.com/Claims/Workers-Compensation-Claims/* to submit a claim and to verify state-specific requirements.

Missions

- Call 800.876.4994
    - M-F 8 a.m. – 4:30 p.m. EDT.

Commercial Auto

- Report online through My Account.
- Call 800.333.3371
- Glass claims, call 800.382.2926

There are some important things you can do to help with the claims process.

- Contact your agent or Brotherhood Mutual as soon as possible.
- File a police report, if necessary. Do this for incidents like burglary, vandalism, theft, vehicle accidents, etc.
- Take steps to secure your property to prevent or limit additional damage.
- After filing a claim, a claims adjuster may visit your property to assess the damage.
- You'll frequently hear from your contact at Brotherhood Mutual. There are available to help answer questions and guide you through the process.

Use the Brotherhood Mutual Claims Checklist to help you walk through the claims process.

Download it now at:
BrotherhoodMutual.com/Claims/Claims-Checklist

For a list of frequently asked claims questions, please visit:
BrotherhoodMutual.com/Claims

Chapter 15
Additional Services and Resources

Brotherhood Mutual is committed to helping ministries thrive. We offer many additional free resources and services to help you avoid the distractions caused by and costly lawsuits or property damage. It's just another way we help protect ministries so they can focus on advancing the gospel for generations to come.

Legal Assist

Online Safety Library

Working Together Employment Practices Guide

Podcasts and Webinars

Online Training

Risk Control Services

Chapter 15: Additional Services and Resources

Legal Assist

Legal Assist is a ministry-focused service that provides helpful resources and personalized responses from our in-house team. **It's a FREE service open to all ministries, whether you are a Brotherhood Mutual customer or not.**

Start today by visiting
BrotherhoodMutual.com/LegalAssist

Legal Assist can help you:

- Understand your ministry's legal issues clearly.
- Get answers to general legal questions.
- Find people or resources to resolve your ministry's legal issues.

Three convenient ways to get answers to your questions.

Personal Response Service

- The in-house Legal Assist team is committed to helping ministries thrive. When you submit a question, you'll receive a personal response. Our team can answer questions about facility use, abuse prevention, employment, security, contract reviews, waivers, church governance, and many others.

Legal Q&A

- The Legal Assist team has answered thousands of questions over the years. We've turned some of the most common questions into Legal Q&A articles on our website. You can quickly find general answers to many ministry-related questions.

Attorney Referral Service

- Finding an attorney who understands the unique risks faced by Christian ministry is important. It's why we offer our *Attorney Referral Service*. We can put you in touch with attorneys in your area who are members of the Christian Legal Society, the nation's largest Christian legal association.

Online Safety Library

When your ministry faces complicated issues, Brotherhood Mutual is here to help. Our online Safety Library houses hundreds of articles, checklists, sample forms, guidebooks, and webinars to help you guide and protect your ministry. And best of all, you have **FREE access 24/7.**

We cover topics related to safety and security, employment, teaching your beliefs, finance, buildings and property, children and youth, disasters, emergencies, and health, missions work, vehicles and drivers, emerging ministry issues, and many others.

Free Resources for Christian Ministries:
BrotherhoodMutual.com/Safety-Library

Podcasts and Webinars

Brotherhood Mutual routinely hosts podcasts and webinars. Watch the on demand replays and get up to speed on issues related to school leadership, safety and security, employment issues, missions, and more.

BrotherhoodMutual.com/Resources

Working Together Employment Resource

The Working Together online resource is designed to help your church, school, college, camp, or related ministry review your employee handbook or to create a handbook from scratch. It features dozens of sample policies you can use to help clearly communicate your organization's mission, culture, benefits, and expectations.

Working Together Resource:
BrotherhoodMutual.com/working-together/

Online Training

Free online training for Brotherhood Mutual customers.

Brotherhood Mutual offers an easy way to train your staff and volunteers on safety and risk management issues. Courses are free for Brotherhood Mutual customers. Available training includes driver safety, harassment prevention, workplace safety, first aid, fall prevention, fire safety, and many more.

BrotherhoodMutual.com/Resources/Online-Training/

Risk Control Services

The Brotherhood Mutual risk control team can help you navigate safety issues related to your property, people, or activities. Give them a call and they'll gladly answer your questions.

Contact them at 866-231-0363 or riskcontrol@brotherhoodmutual.com

*Important information: Brotherhood Mutual is pleased to provide Legal Assist as a complimentary resource. The services we offer through Legal Assist are intended to provide general legal information to our current and prospective policyholders.

The information we provide is intended to be helpful, but it does not constitute legal advice and is not a substitute for the advice from a licensed attorney in your area. Accordingly, no attorney/client relationship is created through this process, and no legal advice will be provided. We strongly encourage you to regularly consult with a local attorney as part of your risk management program.

The legal notices and corporate privacy policy on the Brotherhood Mutual website also apply to those using Legal Assist services.

Chapter 16
Contact Information

At Brotherhood Mutual, we're here to serve you. Keep this contact list where you can see it at a glance. Whenever you have a question or need assistance, feel free to contact us.

Chapter 16: Contact Informaiton

By Phone:

- Corporate Offices: 1-800-333-3735
- Claim Service: 1-800-333-3371
- Customer Service: 1-800-380-5474
- Missions: 1-800-876-4994

By Mail:

Brotherhood Mutual Insurance Company
6400 Brotherhood Way
Fort Wayne, IN 46825

Mail In a Payment:

Western US: Customers who live in North Dakota, South Dakota, Nebraska, Kansas, Oklahoma, Texas, and all states west should send payments to the California address:

Brotherhood Mutual Insurance Company
Dept. 710069
P.O. Box 514670
Los Angeles, CA 90051-4670

Eastern US: Customers who live in in Minnesota, Iowa, Missouri, Arkansas, Louisiana, and all states east should send payments to the Ohio address:

Brotherhood Mutual Insurance Company
P.O. Box 631485
Cincinnati, OH 45263-1485

Detailed Claims Contacts

Property & Liability

- Report online through My Account. Brotherhood Mutual customers have free access to My Account. To register, go to myaccount.brotherhoodmutual.com, click "Register", and follow the on-screen instructions to create your account. You'll need your policy number and billing zip code.
- Call 800.333.3371 M-F 8 a.m. – 4:30 p.m. EDT. After hours call 800.933.1849.
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Workers' Comp

- Visit Brotherhoodmutual.com/Claims/Workers-Compensation-Claims/ to submit a claim and to verify state-specific requirements.

Missions

- 800.876.4994 M-F 8 a.m. – 4:30 p.m. EDT.

Commercial Auto

- Report online through My Account.
- Call 800.333.3371
- Glass claims, call 800.382.2926

My Account

Pay your bills online.
Track your payment history.
Look up policy information.

TAKE CARE OF BUSINESS WITH MY ACCOUNT

It's easy to do business with Brotherhood Mutual online.
Visit BrotherhoodMutual.com to manage your premium payments and more through My Account. With My Account, you can:

- Make one-time online bill payments.
- Set up automatic bill payments.
- Receive paperless billing statements.
- Track your payment history.
- Look up policy information.
- Report insurance claims.

GET STARTED TODAY

1. Go to BrotherhoodMutual.com. Click My Account in the top menu, and then click the **"Register"** button on the My Account page.
2. Complete the online registration form. You'll need your ministry's Brotherhood Mutual policy number and billing ZIP code.
3. Click **"Submit."** You'll receive a confirmation email when your registration has been processed.

BROTHERHOOD MUTUAL®

Insuring America's churches and related ministries® | www.brotherhoodmutual.com | 800.333.3735

Property & Liability Insurance | Auto Insurance | Workers' Compensation | Mission Protection | Payroll & HR Solutions

6400 Brotherhood Way, Fort Wayne, Indiana 46825