


8 ESSENTIAL COVERAGES

# Tenant Church Insurance Checklist

# The 8 coverages every tenant church should review

If your church rents its worship space, your landlord's insurance does not protect your ministry, you need your own coverage. Use this checklist to review the eight coverages that matter most. Check off what you already have, flag what's missing, and bring it to your next conversation with an agent.




**COVERAGE 01**

**General Liability**

Covers bodily injury, property damage, and personal-injury claims arising from your church's activities.

Have  Need

**Ask yourself:** Does your lease require proof of liability coverage?




**COVERAGE 02**

**Contents / Inland Marine**

Protects church-owned portable equipment such as sound systems, instruments, projectors, chairs, and tables; including while in transit.

Have  Need

**Ask yourself:** Does your church have equipment that travels to and from your rented space?




**COVERAGE 03**

**Tenant Improvements & Betterments**

Covers buildouts and upgrades you've paid for inside the rented space such as stage platforms, sound installations, or kitchen improvements.

Have  Need

**Ask yourself:** Has your church invested money into improving or customizing the space you rent?



**COVERAGE 04**

**Sexual Misconduct / Abuse Liability**

Provides defense and coverage for allegations of sexual misconduct or abuse . This is critical for any church with children's or youth programming.

Have  Need

**Ask yourself:** Does your church run a children's ministry, youth group, or any program involving minors?


**COVERAGE 05**
 Have  Need

### Counselling Liability

Covers claims arising from pastoral counseling, spiritual advice, or professional services provided by church staff or leadership.

**?** **Ask yourself:** Does your pastor or any church leader provide counseling or spiritual guidance to members?


**COVERAGE 06**
 Have  Need

### Hired & Non-Owned Auto

Covers liability when volunteers or staff use their personal vehicles for church business such as errands, hospital visits, and event transport.

**?** **Ask yourself:** Do volunteers or staff ever drive their own cars for church-related activities?


**COVERAGE 07**
 Have  Need

### Cyber Liability

Covers data breaches, cyberattacks, and related costs including member-data exposure and compromised online giving platforms.

**?** **Ask yourself:** Does your church collect tithes online, store member contact info, or use cloud-based tools?


**COVERAGE 08**
 Have  Need

### Directors & Officers (D&O)

Protects board members and leadership from personal liability for decisions made on behalf of the ministry including financial, operational, and governance.

**?** **Ask yourself:** Does your church have a board, elders, or leadership team that makes financial or governance decisions?



**Not sure which of these apply to your ministry?** A ChurchWest agent can walk through this checklist with you, line by line, and help make sure your ministry is fully protected from day one. We serve 4000+ ministries across California and we'd be honored to serve yours.