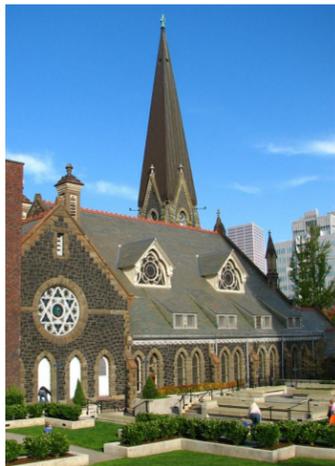


Houses of Worship



Graham-Rogers gives you access to carriers for all religious organizations, large and small. With a variety of coverages that can be purchased together or separately.

Our policy options offer all faiths and denominations the peace of mind they deserve.



HIGHLIGHTS

- Directors and officers/employment practices liability: Units up to \$5,000,000
- Property: Total insured value of \$3,000,000 or less
- General liability: 30,000 square feet or less

Directors and Officers/Employment Practices Liability Features:

- Lifetime occurrence reporting provision— Unlimited reporting extension for former directors and officers
- Volunteers are included within the definition of 'employee'
- Third party discrimination and harassment coverage is included
- Data & Security endorsement— Provides a \$50,000 expense subunit each for data breach, identity Theft, workplace violence and kidnap expenses
- Separate limits of liability for directors and officers and employment practices liability claims
- Full prior acts coverage
- Breach of contract coverage
- Fair Labor Standards Act (FLSA/Wage and Hour) sublimit of \$100,000 for defense costs and loss (available in most states)
- Optional fiduciary coverage
- Optional standard form—A competitively priced alternative to our broad form option

General Liability Features:

- Fundraisers, special events and outreach activities are
- automatically included and do not need to be scheduled onto the policy
- Church members are included as additional insureds
- Hired and non-owned auto liability coverage is available in most states
- Pastoral professional coverage up to \$1,000,000
- Abuse and molestation up to \$1,000,000
- No deductible
- Optional certain criminal or civil proceeding defense cost reimbursement coverage

Property Features:

- Theft coverage is available for most churches
- Property Units are available up to \$3,000,000 (\$1,000,000 coastal territories)
- Special cause of loss
- Replacement cost
- Value plus endorsement —14 valuable coverage enhancements including: \$25,000 (fine arts), \$10,000 (sign), \$10,000 (transit), \$5,000 (monies and securities), \$5,000 (employee dishonesty) and more
- Optional equipment breakdown— Includes boiler inspection at no additional cost if required in the jurisdiction



[Application](#)

Here When You Need Us

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