



**WE ARE PAYING
15% COMMISSION
(ADMITTED PAPER
ONLY)**

Houses of Worship

Charity First offers an all-in-one insurance package designed to meet the needs of your small House of Worship operations. This product specializes in covering small community, start-ups, storefront or inner-city operations for all types of religious faiths and denominations. Coverage is available in all states from multiple, highly rated markets.

Product Options

- General Liability
- Property Coverage
- Directors and Officers
- Employment Practices Liability

General Liability

- Pastoral Professional coverage (up to \$1M limit)
- Abuse and Molestation (up to \$1M limit)
- No designation premises endorsement
- No General Liability deductible
- Personal and Advertising coverage available
- Hired and Non-Owned Auto Liability coverage available
- Option for certain Criminal or Civil Proceeding defense cost reimbursement

Property Coverage

- Value Plus Endorsement: 14 valuable coverage enhancement options, including:
 - Fine Arts: \$25k
 - Signs: \$10k
 - Transit: \$10k
 - Money and Securities: \$5k
 - Employee Dishonesty: \$5k
 - And more
- Special Cause of Loss form
- Option for Equipment Breakdown coverage (includes free boiler inspection if required in your jurisdiction)

Directors and Officers / Employment Practices Liability

- Separate limits of liability for D&O and EPL claims (D&O limit not eroded by employment claims)
- Full Prior Acts coverage
- Third Party Discrimination and Harassment coverage
- Defense Cost outside the limit of liability
- Lifetime occurrence reporting provision: unlimited reporting extension for former directors and officers who are not on board when coverage is cancelled or not renewed
- Data & Security+ endorsement: \$50k expense sub-limit each for Data Breach, Identity Theft, Workplace Violence and Kidnapping



Additional Advantages

- Quick quote turnaround
- Quick binder confirmation
- Low minimum premiums



CONTACT

GET IN TOUCH WITH US FOR MORE INFO!

(800) 352-2761

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SUBMISSIONS

Submit completed applications to cfsubmissions@charityfirst.com