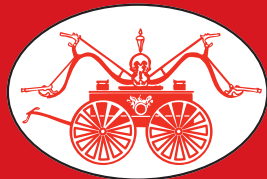
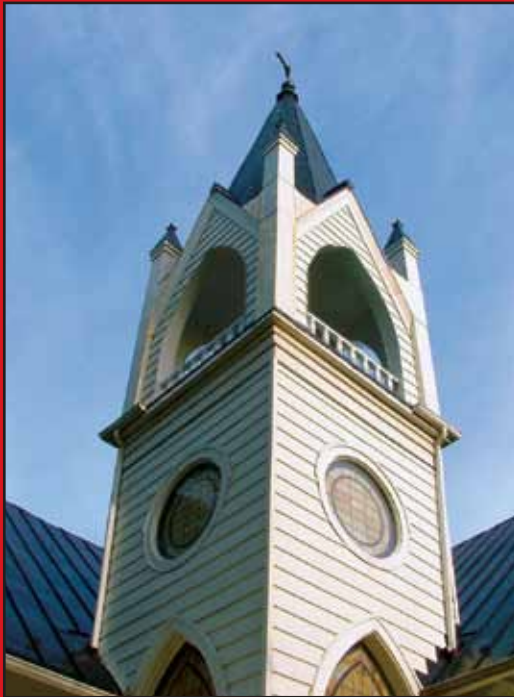


# House of Worship Program



**LOUDOUN MUTUAL**  
INSURANCE COMPANY

*A Tradition of Serving Virginians Since 1849*

P.O. Box 58 • Waterford, Virginia 20197  
phone 1.800.752.3458 • fax 1.540.882.4785  
www.LoudounMutual.com

## Why You Should Choose Loudoun Mutual Insurance

Loudoun Mutual has been insuring Virginians since 1849 and is one of the top property insurance writers in Virginia. Because we are a **mutual insurance company, owned by and operated for the benefit of our policyholders**, Loudoun Mutual is committed to providing its policyholders with broad coverages, flexible payment plans, excellent service (especially when you have a claim) and affordable, competitive pricing. We have a tradition of financial stability and service to our policyholders and will be there for you when you need us.

Loudoun Mutual is represented throughout the Commonwealth of Virginia by a network of professional independent insurance agents. Their insurance knowledge and local expertise means your insurance policy is specifically designed to meet your needs. To find one of our agents near you, either visit the company website at [www.loudounmutual.com](http://www.loudounmutual.com) or telephone us at 800.752.3458 - and yes, a real person answers the phone 24 hours a day seven days a week.

Loudoun Mutual Insurance Company is rated A-(Excellent) by AM Best, the premier insurance rating organization. Through conservative investing, the use of technology, and prudent risk selection, Loudoun Mutual is committed to continuing its Tradition of Service. Contact a Loudoun Mutual Agent to discuss how Loudoun Mutual can help protect your house of worship today!

## Loudoun Mutual Also Insures Other Types of Property

Loudoun Mutual Insurance Company not only insures places of worship, but also offers homeowners, farmowners, and umbrella policies. In addition, Loudoun Mutual has insurance programs for manufactured housing, condominiums, renters and rental dwellings, as well as commercial risks.



**LOUDOUN MUTUAL**  
INSURANCE COMPANY

## PROPOSAL

Name of Church:

| Coverage:                  | Limits: | Premium: |
|----------------------------|---------|----------|
| Buildings                  |         |          |
| Personal Property          |         |          |
| Loss of Income             |         |          |
| Money & Securities         |         |          |
| Liability                  |         |          |
| Medical Payments           |         |          |
| <b>Optional Coverages:</b> |         |          |
| Expanded Personal Property |         |          |
| Employee Dishonesty        |         |          |
| Equipment Breakdown        |         |          |
| Sexual Misconduct          |         |          |
| Pastoral Counseling        |         |          |
| D&O Liability              |         |          |
| Total Annual Premium:      |         |          |

As part of our tradition of service to Virginians, Loudoun Mutual has developed a very broad package of coverages specifically designed to insure small to mid-sized places of worship located throughout the Commonwealth of Virginia.



This brochure is intended to provide a summary of some of the coverages available in Loudoun Mutual's House of Worship program. As always, you should refer to the actual policy for coverage specifics. Listed below are some of the highlights of the program:

### Building Coverage

Building coverage under the Loudoun Mutual House of Worship Program includes permanently affixed property such as pews, organs, glass, and stained glass. The coverage for the building can be written on a replacement cost, agreed upon value, or actual cash value basis. The building is insured against all fortuitous direct losses not excluded. Unless "opted out," the standard Loudoun Mutual House of Worship policy includes coverage for equipment breakdown as well as coverage for the building's boiler. The boiler inspection required by the state is automatically included as part of this coverage.

### Personal Property Coverage

This coverage is for nonpermanent affixed property that is owned or used by the House of Worship. Included in this is coverage for the clergy's property and personal effects of the members of the congregation that are at the house of worship. The base policy provides coverage for specified occurrences or "perils," but the policy can be endorsed to provide "expanded coverage" for personal property against all fortuitous direct losses not excluded. Purchasing the "expanded" personal property coverage is encouraged.

### Loss of Income Coverage

Up to \$100,000 loss of income coverage resulting from a covered loss is included in the Loudoun Mutual House of Worship policy. The coverage is designed to pay for continuing operating expenses like payroll, utilities, rents, loss of rental income, and reasonable extra expense coverage to help the house of worship get back together as soon as reasonable after a loss. The coverage provides for expenses up to 12 months while the building is being restored after a covered loss.

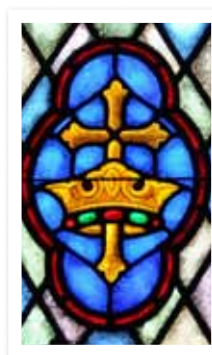


### Money and Securities Coverage

Money and securities are covered for theft both on and off the building premises. The coverage is doubled for certain important church holidays such as Easter and Christmas.

### Liability Coverage

This provides coverage for acts of negligence and includes coverage to hire an attorney to defend the house of worship. It provides incidental coverage for parking autos and supplemental coverage for liability from non-owned autos being used in church related activities. It also includes personal injury coverage for advertising injury, libel and slander.



### Medical Payments to Others Coverage

Regardless of fault, the Loudoun Mutual House of Worship Program provides a specified amount of coverage for medical payments resulting from an incident that occurs on the church premises or out of church operations.

It is important to know that all church insurance is not the same and the standard coverages found in the Loudoun Mutual House of Worship Program are much broader than what is available with a traditional commercial property insurance policy. Also, Loudoun Mutual's House of Worship program has optional coverages available designed to meet the specific needs of small to mid-sized churches.

Some of the coverage enhancements that come standard with Loudoun Mutual's House of Worship program include:

#### Building Code/Ordinance of Law Coverage - Automatically Included

Many older churches are not up to the current building codes. Unlike many insurance programs, the Loudoun Mutual House of Worship Program automatically includes an additional coverage limit to pay for building code upgrades that become necessary after a covered loss.

#### Expanded Definition of the "Building"

Loudoun Mutual recognizes that churches are unique structures with special features. Included in the definition of the building are building glass, stained glass, and permanently installed items usual to a church such as organs, alters, lecterns, and pews.

#### Increased Money and Securities Coverage for Holidays

When money and securities coverage is added to the policy, the basic limit for money is automatically doubled during specified holidays.

#### Outdoor Statuary, Crosses, Tombstones

A base amount of coverage for outdoor statuary, crosses and tombstones is automatically included in the policy. Higher coverage limits are available to accommodate unique situations.

#### Extended Definition of an "Insured"

The definition of "insured" is clarified to provide liability coverage for members of the congregation, trustees, directors and volunteer workers. Supplemental medical payments coverage is also provided for volunteer workers who become injured at a church sponsored event.

#### Personal Effects Coverage

The policy includes coverage for the personal effects of the clergy as well as other members of the congregation.

#### Consequential Loss Coverage

Additional coverage is provided for spoilage losses caused by the loss of utility service or mechanical breakdown of the refrigeration equipment.

#### Optional Coverages Designed for Houses of Worship

Professional Liability Coverage for Pastoral Counseling, Directors and Officers Liability, Employee Dishonesty, Sexual Misconduct, Donated Vehicles, as well as Property and Liability coverages for the clergy's residence are some of the additional coverages available under the Loudoun Mutual House of Worship program.