



**PROPERTY OPTIONS**

Building Code/Law	\$25,000	Additional Limit	Rate		Premium
	<i>Included</i>		\$1.50 per \$1,000		
Employee Dishonesty	\$5,000 limit	\$10,000 limit			Premium
	\$30	\$40			
Outdoor Signs	\$5,000	Additional Limit	Rate		Premium
	<i>Included</i>		\$20 per \$1,000		
Outdoor Statues & Crosses	\$10,000	Additional Limit	Rate		Premium
	<i>Included</i>		\$10 per \$1,000		
Valuable Papers & Records	\$25,000	Additional Limit	Rate		Premium
	<i>Included</i>		\$3 per \$1,000		
Water Backup	\$50,000	\$100,000 Limit			Premium
	<i>Included</i>	\$25			

**LIABILITY**

Cov L Liab. w/\$5K Med Pay	Square Footage	Rate per 1000 S.F.	Subtotal	Flat Charge	Premium	
\$100,000		\$10		add \$50		
\$300,000		\$11		add \$75		
\$500,000		\$12		add \$100		
\$1,000,000		\$15		add \$150		
\$2,000,000		\$15		add \$450		
Sexual Abuse & Misconduct	\$50,000	\$100,000	\$500,000		Premium	
	\$50 per person	\$75 per person	\$100 per person			
Fire Legal	\$50,000	\$100,000	\$250,000	\$500,000	Premium	
	<i>Included</i>	\$20	\$70	\$120		
Hired/Non-Owned Auto	<i>Included</i>	To Delete			Premium	
	No Charge	(-\$10)				
Pastoral Counseling	\$100,000	\$300,000	\$500,000	\$1,000,000	\$2,000,000	Premium
	\$25 per counselor	\$30 per couns.	\$40 per couns.	\$60 per couns.	\$75 per couns.	
D&O Liability	\$100,000	\$300,000	\$500,000	\$1,000,000	\$2,000,000	Premium
	\$125	\$150	\$200	\$250	\$300	
Cemetery Professional Liability	\$100,000	\$300,000	\$500,000	\$1,000,000	\$2,000,000	Premium
	\$50	\$50	\$50	\$75	\$125	

**Mortgagee/Lienholders:**

Sub-Total of all Premiums	
Certified Terrorism Coverage	\$10
Eq. Breakdown & Boiler Insp. (\$126 per Church)	
Eq. Breakdown & Boiler Insp. (\$39 per Parsonage)	
Data Compromise Covg (\$85 for \$50,000 limit)	
Total	
IRPM	
Final	

Comments:

( Minimum Premium = \$350)

# House of Worship Policy Territory Factors

The following factors are to be applied depending on the location of the property by zone:

ZONE 1: 1.01	ZONE 5: 1.04	ZONE 9: 1.20	ZONE 13: 1.20
ZONE 2: 1.02	ZONE 6: 1.20	ZONE 10: 1.50	
ZONE 3: 1.00	ZONE 7: 1.075	ZONE 11: 1.75	
ZONE 4: 1.00	ZONE 8: 1.075	ZONE 12: 0.90	

COUNTY ZONE	ZONE	COUNTY	ZONE	COUNTY	
ACCOMACK	11	ISLE OF WIGHT	10	WASHINGTON	6
ALBEMARLE	3	JAMES CITY	10	WESTMORELAND	10
ALLEGHANY	5	KING AND QUEEN	7	WISE	6
AMELIA	7	KING GEORGE	8	WYTHE	5
AMHERST	5	KING WILLIAM	7	YORK	10
APPOMATTOX	5	LANCASTER	10	<b>INDEPENDENT CITY</b>	
ARLINGTON	1	LEE	6	ALEXANDRIA	1
AUGUSTA	4	LOUDOUN	1	BEDFORD	5
BATH	4	LOUISA	7	BRISTOL	6
BEDFORD	5	LUNENBURG	7	BUENA VISTA	4
BLAND	5	MADISON	3	CHARLOTTESVILLE	3
BOTETOURT	5	MATHEWS	10	CHESAPEAKE	11
BRUNSWICK	7	MECKLENBURG	7	COLONIAL HEIGHTS	9
BUCHANAN	6	MIDDLESEX	10	COVINGTON	5
BUCKINGHAM	7	MONTGOMERY	5	DANVILLE	5
CAMPBELL	5	NELSON	5	EMPORIA	10
CAROLINE	8	NEW KENT	7	FAIRFAX	1
CARROLL	5	NORTHAMPTON	11	FALLS CHURCH	1
CHARLES CITY	7	NORTHUMBERLAND	10	FRANKLIN	10
CHARLOTTE	7	NOTTOWAY	7	FREDERICKSBURG	8
CHESTERFIELD	9	ORANGE	5	GALAX	5
CLARKE	2	PAGE	2	HAMPTON	10
CRAIG	5	PATRICK	5	HARRISONBURG	12
CULPEPER	3	PITTSYLVANIA	5	HOPEWELL	9
CUMBERLAND	13	POWHATAN	7	LEXINGTON	4
DICKENSON	6	PRINCE EDWARD	13	LYNCHBURG	5
DINWIDDIE	7	PRINCE GEORGE	7	MANASSAS	1
ESSEX	7	PRINCE WILLIAM	1	MANASSAS PARK	1
FAIRFAX	1	PULASKI	5	MARTINSVILLE	5
FAUQUIER	3	RAPPANHANNOCK	3	NEWPORT NEWS	10
FLOYD	5	RICHMOND	7	NORFOLK	11
FLUVANNA	7	ROANOKE	5	NORTON	6
FRANKLIN	5	ROCKBRIDGE	4	PETERSBURG	9
FREDERICK	2	ROCKINGHAM	12	POQUOSON	10
GILES	5	RUSSELL	6	PORTSMOUTH	11
GLOUCESTER	10	SCOTT	6	RADFORD	5
GOOCHLAND	7	SHENANDOAH	4	RICHMOND	9
GRAYSON	5	SMYTH	6	ROANOKE	5
GREENE	3	SOUTHAMPTON	10	SALEM	5
GREENSVILLE	10	SPOTSYLVANIA	8	STAUNTON	4
HALIFAX	7	STAFFORD	8	SUFFOLK	11
HANOVER	8	SURRY	10	VIRGINIA BEACH	11
HENRICO	9	SUSSEX	10	WAYNESBORO	4
HENRY	5	TAZEWELL	6	WILLIAMSBURG	10
HIGHLAND	4	WARREN	2	WINCHESTER	2

## General Underwriting Questions

1. Year church chartered? \_\_\_\_\_ Denomination of church? \_\_\_\_\_
2. Number of active members : \_\_\_\_\_ Annual receipts: \$ \_\_\_\_\_
3. Please list names of pastor(s), minister(s), or other leaders of church: \_\_\_\_\_  
\_\_\_\_\_
4. Describe education/training level(s) for above listed persons: \_\_\_\_\_  
\_\_\_\_\_
5. Church website or other online media links: \_\_\_\_\_
6. Prior carrier: \_\_\_\_\_ Prior losses, last 5 yrs: \_\_\_\_\_
7. Any previous cancellations or non-renewals of coverage? \_\_\_\_\_
8. Has church or leadership been party to any lawsuit in the past 5 years, or presently in a dispute that may lead to legal actions?  Yes (*explain under Comments*)  No
9. Any preschools, primary schools, or secondary schools operated on premises by you or other entities?  
\_\_\_\_\_
10. Any community outreach programs operated from premises, such as soup kitchens, clothes closets, or shelters for the homeless?  Yes (*explain below*)  No  
\_\_\_\_\_
11. Any playgrounds, sports fields, or gymnasiums on premises? \_\_\_\_\_  
\_\_\_\_\_
12. Are athletic teams or community programs sponsored by the organization? \_\_\_\_\_
13. Any premises rented out to others?  Yes (*explain under Comments*)  No
14. Are all buildings locked when not in use?  Yes  No (*explain under Comments*)
15. Do you keep a record of everyone who has a key or security code to the building and use a system for tracking keys or changing security codes as volunteers/employees leave your organization?  
\_\_\_\_\_

## Property Underwriting Questions

### 16. Building Details:

Description	Yr Blt	Constr	Sq. Ft.	Heat Type & Age	Updates ( <i>elec, plumb, roof</i> )

17. Cooking facilities on premises? \_\_\_\_\_ If yes, is there an automatic fire extinguishing system? \_\_\_\_\_
18. List all protective devices (alarms, extinguishers, etc.): \_\_\_\_\_
19. List all items of historical or artistic nature or value: \_\_\_\_\_  
\_\_\_\_\_

**Liability Underwriting Questions**

- 20. Do all steps/stairs have adequate hand railings and lighting?  Yes  No (explain under Comments)
- 21. Are parking lots well lit and free of hazards/obstructions?  Yes  No (explain under Comments)
- 22. Who maintains parking lots (snow removal, etc.) and is proof of insurance required? \_\_\_\_\_
- 23. Number of paid employees: \_\_\_\_\_ Is Workers Comp in force?  Yes  No (explain under Comments)
- 24. Does church require & verify references for employment or volunteering?  Yes  No
- 25. Do you offer counseling services?  Yes  No If Yes, by whom: \_\_\_\_\_
- 26. What training/certification is required & verified for counselors? \_\_\_\_\_
- 27. Any counseling provided for a fee? \_\_\_\_\_
- 28. How many staff/volunteers are involved with children's activities (youth ministry, nursery, etc.)? \_\_\_\_\_
- 29. Does employment application or application for volunteering include questions regarding prior convictions, including sex related or child abuse offenses?  Yes  No
- 30. What background checks (if any) are performed for members of the church's board of directors? \_\_\_\_\_
- 31. How many times per year are vehicles rented by the church? \_\_\_\_\_
- 32. If personally owned vehicles are used for church related travel, is the existence insurance verified? \_\_\_\_\_
- 33. Are licensing and driving records checked for all drivers operating a vehicle on behalf of the church? \_\_\_\_\_

**If applying for Cemetery Professional Liability Coverage, please answer the following questions.**

- 34. Please list location of cemetery:  Same as church  Listed Below: \_\_\_\_\_
- 35. Is cemetery enclosed by a fence?  Yes  No
- 36. Approximate number of gravesites: \_\_\_\_\_

**COMMENTS:**

I have read the application in its entirety, all information is correct to the best of my knowledge.

\_\_\_\_\_  
Insured's Signature and Date

\_\_\_\_\_  
Agent's Signature and Date  
(I have reviewed this risk and recommend it for coverage.)

NOTE: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.