

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: 1.11	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	ZONE
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	INDEPENDENT CITY	
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.