

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. (\$128 per Church)	
Eq. Breakdown & Boiler Insp. (\$41 per Parsonage)	
Data Compromise Covg (\$85 for \$50,000 limit)	
Total	
IRPM	
Final	

Comments:

(Minimum Premium = \$350)

LOUDOUN MUTUAL

I N S U R A N C E C O M P A N Y

RATING ZONES							
The following factors are applied to House of Worship base rates depending on location of property by zones:							
Zone 1:	1.110	Zone 7:	1.075	Zone 13:	1.200	Zone 19:	1.040
Zone 2:	1.020	Zone 8:	1.075	Zone 14:	1.100	Zone 20:	1.040
Zone 3:	1.000	Zone 9:	1.200	Zone 15:	1.125	Zone 21:	1.200
Zone 4:	1.000	Zone 10:	1.500	Zone 16:	1.100	Zone 22:	1.110
Zone 5:	1.040	Zone 11:	1.750	Zone 17:	1.040	Zone 23:	1.020
Zone 6:	1.200	Zone 12:	0.900	Zone 18:	1.040	Zone 24:	1.000
COUNTY	Zone	COUNTY	Zone	COUNTY	Zone	CITY	Zone
ACCOMACK	11	GILES	19	PITTSYLVANIA	14	CHESAPEAKE	11
ALBEMARLE	24	GLOUCESTER	10	POWHATAN	7	COLONIAL HEIGHTS	9
ALLEGHANY	5	GOOCHLAND	7	PRINCE EDWARD	13	COVINGTON	5
AMELIA	7	GRAYSON	18	PRINCE GEORGE	7	DANVILLE	14
AMHERST	5	GREENE	3	PRINCE WILLIAM	22	EMPORIA	10
APPOMATTOX	5	GREENSVILLE	10	PULASKI	20	FAIRFAX	16
ARLINGTON	16	HALIFAX	7	RAPPAHANNOCK	3	FALLS CHURCH	16
AUGUSTA	4	HANOVER	8	RICHMOND	7	FRANKLIN	10
BATH	4	HENRICO	9	ROANOKE	20	FREDERICKSBURG	8
BEDFORD	5	HENRY	19	ROCKBRIDGE	4	GALAX	18
BLAND	19	HIGHLAND	4	ROCKINGHAM	12	HAMPTON	10
BOTETOURT	5	ISLE OF WIGHT	10	RUSSELL	6	HARRISONBURG	12
BRUNSWICK	15	JAMES CITY	10	SCOTT	21	HOPEWELL	9
BUCHANAN	6	KING AND QUEEN	7	SHENANDOAH	4	LEXINGTON	4
BUCKINGHAM	5	KING GEORGE	8	SMYTH	21	LYNCHBURG	5
CAMPBELL	5	KING WILLIAM	7	SOUTHAMPTON	10	MANASSAS	22
CAROLINE	8	LANCASTER	10	SPOTSYLVANIA	8	MANASSAS PARK	22
CARROLL	18	LEE	21	STAFFORD	8	MARTINSVILLE	19
CHARLES CITY	7	LOUDOUN	1	SURRY	10	NEWPORT NEWS	10
CHARLOTTE	7	LOUISA	7	SUSSEX	10	NORFOLK	11
CHESTERFIELD	9	LUNENBURG	7	TAZEWELL	6	NORTON	6
CLARKE	2	MADISON	3	WARREN	23	PETERSBURG	9
CRAIG	19	MATHEWS	10	WASHINGTON	21	POQUOSON	10
CULPEPER	3	MECKLENBURG	15	WESTMORELAND	10	PORTSMOUTH	11
CUMBERLAND	13	MIDDLESEX	10	WISE	6	RADFORD	20
DICKENSON	6	MONTGOMERY	20	WYTHE	20	RICHMOND	9
DINWIDDIE	7	NELSON	5	YORK	10	ROANOKE	20
ESSEX	7	NEW KENT	7			SALEM	20
FAIRFAX	16	NORTHAMPTON	11	INDEPENDENT CITY		STAUNTON	4
FAUQUIER	3	NORTHUMBERLAND	10	ALEXANDRIA	16	SUFFOLK	11
FLOYD	19	NOTTOWAY	7	BEDFORD	5	VIRGINIA BEACH	11
FLUVANNA	7	ORANGE	17	BRISTOL	21	WAYNESBORO	4
FRANKLIN	10	PAGE	23	BUENA VISTA	4	WILLIAMSBURG	10
FREDERICK	2	PATRICK	18	CHARLOTTESVILLE	24	WINCHESTER	2

General Underwriting Questions

ed. 03 2022

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: _____
7. Any community outreach programs operated from premises, such as soup kitchens, clothes closets, or shelters for the homeless? Yes (*explain below*) No

8. Any playgrounds, sports fields, or gymnasiums on premises? _____

9. Are athletic teams or community programs sponsored by the organization? _____
10. Any premises rented out to others? Yes (*explain under Comments*) No
11. Are all buildings locked when not in use? Yes No (*explain under Comments*)
12. 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

13. Building Details:

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

14. Cooking facilities on premises? No Standard kitchen Commercial grade kitchen
If commercial grade, is there an automatic fire extinguishing system? Yes No
15. List all protective devices (alarms, extinguishers, etc.): _____
16. List all items of historical or artistic nature or value: _____

Liability Underwriting Questions

17. Do all steps/stairs have adequate hand railings and lighting? Yes No (*explain under Comments*)
18. Are parking lots well lit and free of hazards/obstructions? Yes No (*explain under Comments*)

19. Who maintains parking lots (snow removal, etc.) and is proof of insurance required? _____
20. Number of paid employees: _____ Is Workers Comp in force? ___ Yes ___ No (explain under Comments)
21. Does church require & verify references for employment or volunteering? ___ Yes ___ No
22. Do you offer counseling services? ___ Yes ___ No If Yes, by whom: _____
23. What training/certification is required & verified for counselors? _____
24. Any counseling provided for a fee? _____
25. How many staff/volunteers are involved with children's activities (youth ministry, nursery, etc.)? _____
26. Does employment application or application for volunteering include questions regarding prior convictions, including sex related or child abuse offenses? ___ Yes ___ No
27. What background checks (if any) are performed for members of the church's board of directors? _____
28. How many times per year are vehicles rented by the church? _____
29. If personally owned vehicles are used for church related travel, is the existence insurance verified? _____
30. 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.

31. Please list location of cemetery: ___ Same as church ___ Listed Below: _____
32. Is cemetery enclosed by a fence? ___ Yes ___ No
33. Approximate number of gravesites: _____

Billing Information

Bill To:

___ Insured (___ Quarterly, ___ Semi-annual, or ___ Annual); ___ Mortgagee; ___ ACH (separate form required)

Mortgagee: _____

Loan No.: _____

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.