

# COVERAGE OVERVIEW

FAITHGUARD® CHURCH



## PROPERTY COVERAGES

The Extra Property Coverages included in the Basic, Broad, and Special Policies include:

- \$2,000,000 Newly Acquired or Constructed Property (180 days)
- \$25,000 Personal Property Excess Coverage for Ministers and for Personal Property of Others in your house of worship at replacement cost
  - \$2,500 Personal Effects and Property of Others Off-premises (Worldwide)
- \$50,000 Valuable Papers and Records, Cost of Research (other than Electronic Data)
- \$5,000 Electronic Data – replace or restore
- \$10,000 Leasehold Interest and Lease Cancellation Moving Expenses
- Ordinance or Law:
  - \$350,000 Value of Undamaged Portions of the building that must be demolished
  - \$350,000 Demolition Costs and Debris Removal for undamaged buildings
  - \$250,000 Increased Cost of Construction
- \$50,000 Appurtenant Buildings and Property in the Open
- \$50,000 Property Off-Premises, including Property In-Transit (Worldwide)
- \$25,000 Total for Trees, Shrubs, Plants and Lawns; up to \$2,500 per item
- Indirect Loss – \$100,000 for any one or combination of the following:
  - Business Income including Rental Value
  - Extra Expense
  - Tuition Fees
  - Emergency Evacuation including Civil Authority
  - Civil Authority
  - Alterations and New Buildings
  - Violent Incident
- \$15,000 Outdoor Signs
- \$10,000 Lock Repair or Replacement
- \$15,000 Information Reward: Arson, Theft, and Vandalism
- Vacant Staff Dwelling – no time limit
- Sewer, Drain or Sump Backup or Overflow
- Actual cost for Fire Department Service Charge
- \$25,000 Pollutant Cleanup and Removal
- Debris Removal included in Building Limit (25% maximum), \$25,000 Additional Available Limit
- \$15,000 Radio, Television Antennas and Satellite Dishes
- \$10,000 Fire Extinguisher and Automatic Fire Suppression Recharge – Blanket Insurance
- \$25,000 Refrigerated Products Loss
- \$10,000 Earthquake Sprinkler Leakage
- \$10,000 Utility Services – Direct Damage
- \$10,000 Utility Services – Time Element
- \$5,000 Non-Owned Detached Trailers
- \$15,000 Limited property coverage for Fungus, Wet Rot, Dry Rot and Bacteria
- \$10,000 Maintenance Equipment Coverage
- \$5,000 Automated External Defibrillator Coverage
- \$50,000 Accounts Receivable Coverage
- \$10,000 Fire and Security Alarm System Upgrade (Limited to 25% of loss)
- \$5,000 materials, supplies and fixtures for installation project
- \$5,000 Loss Data Preparation Expenses

## EQUIPMENT BREAKDOWN COVERAGE

This provides coverage for direct physical damage resulting from mechanical breakdown, artificially generated electric current, steam explosion, or other loss or damage to steam and water heating equipment. Also included:

- Expediting Expense – \$50,000
- Hazardous Substances – \$50,000
- Spoilage – \$100,000
- Data Restoration – \$50,000
- Animals – \$50,000
- Service Interruption (up to the limit of Business Income and Extra Expense coverage)

## LIABILITY COVERAGES INCLUDED

- Who Is An Insured – extended to include:
  - Volunteer Workers and Donated Labor
  - Your Members
  - Your Minister, Board or Council Members, Trustees or Officials, Sunday School Superintendents or Teachers
  - Any Church Organization authorized and controlled by you
  - Your School Nurse & Student Nurses while acting within the scope of their duties
- Newly-Acquired and Formed Organizations (same or similar business)
- Automatic Additional Insured status for: Lessor of Land; State or Political Subdivision; Mortgagee, Assignee, or Receiver; and Co-owners of premises.
- Worldwide coverage
- Defense costs – including Court Costs and Attorney's Fees
- Incidental Host Liquor
- Incidental Medical Malpractice, including use of Defibrillators
- Watercraft Liability if non-owned, any length
- Violent Incident Response Coverage (up to \$300,000)
- Legal Expense Reimbursement Coverage (up to \$15,000 occ/\$45,000 agg)
- Bail bonds (up to \$1,000)
- Loss of Earnings while in Trial (up to \$500 daily)
- Product Recall Expenses (up to \$25,000)
- Damage to Property of Others (up to \$1,000)
- Ministers Counseling (spiritual) including: Lay Employees, Volunteers, Counselors in Training, and School Counselors. Excludes finance, tax, law, investments, insurance, real estate, and charitable contributions advice.



8717 W. 110th St., Ste 350 | Overland Park, Kansas 66210 | 1-877-971-6300 | [www.maxwholeness.com](http://www.maxwholeness.com)

©2011 MAX. MAX is the registered trademark of MutualAid eXchange. All rights reserved.

*This information is only a general description of the available coverages and is not a contract. In an effort to keep your policy coverage affordable, the actual policy contains certain limitations and exclusions. Please refer to your insurance policy for the pertinent contract language and coverages. Some coverages or discounts are not available in all states.*

*Trademarks registered by GuideOne Insurance and used with their permission. All policies underwritten by GuideOne Insurance.*