The Brethren Mutual Insurance Company has been protecting religious institutions since 1981. With our experience, we are able to respond to your unique insurance needs.

Religious institutions are vulnerable to losses due to the fact they are unoccupied most of the time and quite often left unlocked. Religious institutions are involved in community activities and, as a result, their facilities are used by outside groups having little or no connection with the congregation.

Additionally, the expanded use of religious facilities has not only increased the exposure to losses, but has also created many additional liability problems.

For the past several years, Brethren Mutual has seen religious institutions fall prey to more serious losses due to fire, accidents and acts of vandalism. Brethren Mutual’s Special Religious Institution Package Policy is your answer to properly insuring all your exposures.

A minimum premium of $1,000 is required for Brethren Mutual to write the Special Religious Institution Package Policy.

Contact your Brethren Mutual independent insurance agent for more details.

Offering quality insurance products in Maryland, Pennsylvania and Virginia.

The Brethren Mutual Insurance Company

149 N. Edgewood Drive
Hagerstown, MD 21740

301-739-0950 • 1-800-621-4264
fax: 301-733-1794
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Special Religious Institution Package Policy

NOTICE
This brochure is intended only as a general description of some of the coverages available in the Special Religious Institution Package Policy. This brochure is NOT an insurance policy. This brochure does NOT become part of the Special Religious Institution Package Policy. It is important to read the exact provisions of the Special Religious Institution Package Policy for a full description of a coverage or exclusion.

In the event there are discrepancies between the information in this brochure and your policy, the terms of your policy will govern.

SRP-1/14
Brethren Mutual's Special Religious Institution Package Policy provides building coverage, which includes: permanent seats and pews, railings, altars, leceters, clocks, bells, pipe organs, electric sound and communication equipment, and stained glass windows. Additionally, the policy provides the following protection:

- Special Form Coverage including theft
- Agreed amount and replacement cost on building and contents
- Newly Acquired or Constructed Property - Period of Coverage - 180 Days
- $10,000 coverage for personal effects and personal property of others in your care
- $15,000 coverage for property off-premises
- Up to $5,000 coverage for signs attached to your building and unattached less than 30 ft. high
- Coverage for outdoor fences, radio/tv antennas, tombstones, trees, shrubs, plants and lawns for specific perils - $5000
- Up to $15,000 coverage for personal property in transit
- Up to $10,000 to research, replace or restore valuable papers and records
- 25% debris removal coverage, plus another $10,000 additional removal coverage
- $5,000 for fire department service charge
- Up to $10,000 coverage for pollutant clean-up and removal due to a covered cause of loss
- A condition of vacancy at a parsonage or rectory will not limit coverage
- Business Income & Extra Expense coverage with no co-insurance limit, no monthly period of indemnity and no deductible, up to a $50,000 policy limit
- Replacement locks - $1,000
- Fire Extinguisher Recharge - $5,000
- Arson Reward - $5,000
- Water Back-up or Overflow - $5,000
- Maintenance and Service Buildings - $10,000
- Appurtenant Private Structures - 10% of dwelling limit
- Fine Arts - $10,000
- Accounts Receivable - $10,000
- Theft, Disappearance and Destruction - Limit Doubled for Religious Holidays
- Theft from Poor Boxes - $1,000

This package policy covers your institution for sums that you become legally obligated to pay as damages due to bodily injury, property damage, personal injury (libel, slander, false arrest, wrongful eviction) and advertising injury arising from your premises, operations or products.

Who is covered? Your executive officers, directors and employees, real estate manager, a newly acquired organization (up to 90 days), volunteer workers, religious organizations under your administration, diocese or other authorization for your activities.

This insurance protection applies to your sponsored activities and to medical expenses for your members, guests and volunteers while on your premises and while participating in your activities away from your premises. This policy also includes coverage for: new construction and alterations, fire legal liability (up to $100,000 per fire), defense costs, bail bonds, operations by independent contractors, and bodily injury and property damage liability for sports activities.

Crime Coverage
Brethren Mutual recognizes that your religious institution is susceptible to crime. With our Special Religious Institution Package Policy, you receive coverage ($2,500 inside premises/$2,500 outside premises) for money and securities for the following causes of loss: theft, disappearance and destruction.

Optional Coverages
Directors and Officers Liability Endorsement
This endorsement is designed to cover your institution for sums that it becomes legally obligated to pay as damages arising out of wrongful acts committed by your directors and officers in the conduct of their management responsibilities.

Professional Counseling For Religious Institutions Endorsement
You may elect to add this endorsement to your package policy to cover your institution for sums that it becomes legally obligated to pay as damages arising out of the rendering or failure to render counseling.

Other Coverages to Consider...
Commercial Articles Floater for musical instruments
Private School or Day Care Center (with some restrictions/limitations)
Abuse and Molestation (various options available)
Hired and Non-Owned Auto Liability
Employee Dishonesty Coverage
Mechanical Breakdown Coverage for boilers, air-conditioning, refrigeration equipment, etc.
Ordinance or Law Coverage