

Understanding Church Insurance Coverage Changes

The Church Insurance Companies continually look to adapt its coverage offerings to better meet the needs of an evolving Episcopal Church and changing marketplace.

Here's what you should know:



Church as sanctuary

Additional legal defense cost limits and incidental pastoral counseling.



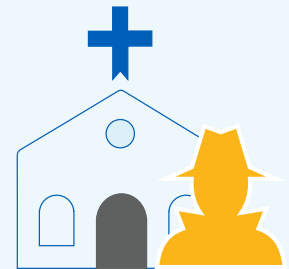
New flood coverage limit

Coverage provided up to \$1,000,000; higher than typically found in the marketplace.



Reduced deductible for named storms

Deductible reduced to 2% for churches in the contiguous U.S.



Malicious attack coverage

Now provided to all policyholders.



Cyber liability coverage

Now provided to all policyholders.



Property coverage safety net

Increased property coverage to 115% of replacement value.



Strengthened Reinsurance Program

Restructured reinsurance agreements.