

The Episcopal Diocese of Montana

Minimum Insurance Recommendations

Canon 7:Sec. 1(g) of The Episcopal Church states: “All buildings and their contents shall be kept adequately insured.” As all property is held in trust for the Diocese; the minimum insurance requirements as determined by the Diocesan Council of the Diocese of Montana (on 6/18/19) are as follows:

COMMERCIAL PACKAGE POLICY, to include the following minimum limits:

- Buildings, Organs & Contents Insured to Replacement Value, “All Risk” Coverage
- Fine Arts \$1,000,000
- Flood Coverage Insured to Replacement Value, “All Risk” Coverage
- Comprehensive General Liability Occurrence \$1,000,000 Aggregate \$5,000,000
- Pastoral Counseling Liability Occurrence \$1,000,000 Aggregate \$5,000,000
- Employee Benefits Liability (EBL) Occurrence \$1,000,000 Aggregate \$1,000,000
- Medical Payments Each person \$15,000 Occurrence \$60,000
- Sexual Misconduct Liability Occurrence \$1,000,000 Aggregate \$2,000,000
- Crime / Employee Dishonesty Occurrence \$50,000 (minimum)

DIRECTORS & OFFICERS (D&O) POLICY including the following liability limits:

- Directors’ & Officers \$1,000,000
- Employment Practices Liability (EPL) \$1,000,000 (including Sexual Harassment)

WORKERS’ COMPENSATION POLICY (*including supply clergy*)

- Bodily Injury by Accident Each accident \$1,000,000 per employee
- Bodily Injury by Disease Policy limit \$1,000,000 per employee

UMBRELLA POLICY (Excess Liability)

As excess over Commercial General Liability, Pastoral Counseling, Sexual Misconduct, Directors’ & Officers, Owned Auto, Hired and Non-Owned Auto and Workers Compensation.

- Occurrence \$1,000,000 Aggregate \$1,000,000

CYBER LIABILITY - Covers Multimedia Liability, Security & Privacy Liability, Breach Response Costs, Network Asset Protection, Cyber Extortion and Cyber Crime. Coverage is for \$250,000 per coverage per loss. The most likely loss to a church under this coverage is the Cyber Extortion coverage.

-
- MALICIOUS ATTACK - \$10,000,000 per occurrence for Physical loss, Physical damage and Business Interruption. Also provides \$250,000 for counseling expenses.