



Florida Annual Conference of The United Methodist Church
2010 Insurance Summary
Policy Period 12/31/2009 – 12/31/2010

PROPERTY INSURANCE: Limits will apply per the schedule on file in the *CONNECT* database

- Total Conference Limit: \$70,000,000 Each Occurrence Except:
- Boiler and Machinery: \$25,000,000 Per Breakdown
- Flood: \$70,000,000 Annual Limit
- Earthquake: \$70,000,000 Annual Limit

Church Deductible:

- \$5,000 per Occurrence Including Boiler and Machinery; Except for Named Windstorm and Flood
- Named Windstorm and Hail: 5% of the total insured value at the affected building per occurrence; 5% of the property in the open at the affected location per occurrence
- Flood: \$5,000 per location per occurrence

LIABILITY COVERAGE: Includes liability at your premises (slip and falls), errors and omissions (directors and officers, pastoral professional) and bodily injury, personal injury or property damage to others.

- Limit: \$50,000,000 Per Occurrence/Annual Aggregate
- Premises Medical Payments Limit \$5,000 Any One Person/\$100,000 Any One Occurrence
- Employment Practices Liability Limit \$15,000,000 Each Occurrence/Annual Limit
- Sexual Molestation Liability Limit \$50,000,000 Each Occurrence/Annual Limit

Church Deductible: \$0

AUTOMOBILE COVERAGE: Includes physical damage or bodily injury resulting from the use of church owned, hired/rented or non-owned vehicles.

- Limit of Liability \$50,000,000 Per Occurrence
- Medical Payments \$5,000 Any One Person/\$100,000 Any One Occurrence
- Uninsured/Underinsured Motorist \$1,000,000 Each Accident

Church Deductible: \$0 for Liability/\$750 for Physical Damage (comprehensive and collision)

CRIME COVERAGE: Includes theft, burglary, robbery or employee dishonesty (bonding) involving money or securities.

- Limit \$3,000,000 per Occurrence

Church Deductible: \$5,000 per Occurrence

WORKERS' COMPENSATION & EMPLOYERS LIABILITY: Provides coverage for employees that are injured as a result of their employment

- Limits are per Florida Workers' Compensation Statutory Benefits and \$1,000,000 for Employers Liability per Occurrence

Church Deductible: \$0

ACTIVITIES MEDICAL ACCIDENT INSURANCE: Provides excess coverage for bodily injury for accidents to volunteers of the policyholder, youth group participants, children enrolled in nursery, daycare, and Pre-K and camps. This policy is excess over any amounts payable by any other health care plan.

- Limit for Accident Medical Expense Benefit is \$500,000 for each accident, 2 year maximum benefit period.

Church Deductible: \$0

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