

**Yellowstone Conference of the United Methodist Church
Commercial Multi-Peril Insurance Program
Snapshot of Minimum Coverage Requirements
(Effective Date 7/1/2013)**

T1 = Tier 1 – mainly small to medium size churches with typical church activities

T2 = Tier 2 – medium to larger size churches with activities in addition to typical church activities

T3 = Tier 3 – large and very active churches

GENERAL LIABILITY COVERAGE

	T1	T2	T3	Camps	Conference Office
Premises/ Operations	\$300K/\$900K (can be increased to meet Umbrella requirements if Umbrella is requested)	\$500K/\$1.5M (can be increased to meet Umbrella requirements if Umbrella is requested)	\$1M/\$3M	\$1M/\$3M	\$2M/\$5M
Medical Payments	\$5,000	\$5,000	\$10,000	\$15,000	\$10,000
Sexual Misconduct/ Molestation	\$300K/\$300K	\$500K/\$1M	\$500/\$1M	\$1M/\$1M	\$1M/\$1M
Legal Defense	\$5,000/\$15,000	\$10,000/\$30,000	\$15,000/\$45,000	\$15,000/\$45,000	\$15,000/\$45,000
Corporal Punishment	Optional	Optional	Optional	Optional	Optional

CRIME COVERAGE

	T1	T2	T3	Camps	Conference Office
Money & Securities	\$1,000 Ded \$100	\$5,000 Ded \$250	\$25,000 Ded \$500	\$25,000 Ded \$500	\$50,000 Ded \$500
Fidelity Bonds	\$5,000	\$25,000	\$50,000	\$25,000	\$100,000

PROFESSIONAL LIABILITY COVERAGE

	T1	T2	T3	Camps	Conference Office
Counseling Professional	\$300K/\$900K	\$500K/\$1.5M	\$1M/\$3M	\$1M/\$3M	\$2M/\$5M
Employment Practices	None	\$100,000	\$500,000	\$100,000	\$1M
Directors, Officers, & Trustees	\$100,000	\$250,000	\$1M	\$250,000	\$1M
Employee Benefits	None	None	None	None	\$500/\$1.5M

HIRED /NONOWNED AUTOMOBILE LIABILITY COVERAGE

	T1	T2	T3	Camps	Conference Office
Hired/Nonowned	\$300K/\$900K	\$500K/\$1.5M	\$1M/\$3M	\$1M/\$3M	\$2M/\$5M
Medical Expense	\$5,000/\$25,000	\$5,000/\$25,000	\$10,000/\$25,000	\$15,000/\$25,000	\$10,000/\$25,000
Rental Automobile	Yes	Yes	Yes	Yes	Yes

	T1	T2	T3	Camps	Conference Office
COMMERCIAL UMBRELLA LIABILITY	As Needed	As Needed	\$1M	\$1M	\$3M

PROPERTY COVERAGE

	T1	T2	T3	Camps	Conference Office
Deductible	\$500	\$1,000	\$2,500	\$1,000	\$1,000
Cause of Loss	Basic Not Including Theft	Special Including Theft	Special Including Theft	Special Including Theft	Special Including Theft
Coinsurance	80%	90%	100%	90%	100%
Blanket	No	Yes	Yes	Yes	Yes
Valuation (see note below)	Agreed Replacement Cost	Agreed Replacement Cost	Agreed Replacement Cost	Agreed Replacement Cost	Agreed Replacement Cost
TRIA	Optional	Optional	Optional	Optional	Optional
Extensions of Coverage & Additional Coverages	Basic Extensions	Pkg-1 Extensions	Pkg-1 Extensions	Basic Extensions	Pkg-2 Extensions, PLUS increase: Valuable Papers - \$50,000 Institutional Income - \$100,000 Ordinance/Law - \$250,000

Note – Valuation can be changed from Agreed Replacement Value to a different valuation method with proper approval
Contact the Yellowstone Conference Board of Trustees.