

**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
<b>Premises/ Operations</b>	\$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
<b>Medical Payments</b>	\$5,000	\$5,000	\$10,000	\$15,000	\$10,000
<b>Sexual Misconduct/ Molestation</b>	\$300K/\$300K	\$500K/\$1M	\$500/\$1M	\$1M/\$1M	\$1M/\$1M
<b>Legal Defense</b>	\$5,000/\$15,000	\$10,000/\$30,000	\$15,000/\$45,000	\$15,000/\$45,000	\$15,000/\$45,000
<b>Corporal Punishment</b>	Optional	Optional	Optional	Optional	Optional

**CRIME COVERAGE**

	T1	T2	T3	Camps	Conference Office
<b>Money &amp; Securities</b>	\$1,000 Ded \$100	\$5,000 Ded \$250	\$25,000 Ded \$500	\$25,000 Ded \$500	\$50,000 Ded \$500
<b>Fidelity Bonds</b>	\$5,000	\$25,000	\$50,000	\$25,000	\$100,000

**PROFESSIONAL LIABILITY COVERAGE**

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

**HIRED /NONOWNED AUTOMOBILE LIABILITY COVERAGE**

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

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

## PROPERTY COVERAGE

	<b>T1</b>	<b>T2</b>	<b>T3</b>	<b>Camps</b>	<b>Conference Office</b>
<b>Deductible</b>	\$500	\$1,000	\$2,500	\$1,000	\$1,000
<b>Cause of Loss</b>	Basic Not Including Theft	Special Including Theft	Special Including Theft	Special Including Theft	Special Including Theft
<b>Coinsurance</b>	80%	90%	100%	90%	100%
<b>Blanket</b>	No	Yes	Yes	Yes	Yes
<b>Valuation (see note below)</b>	Agreed Replacement Cost	Agreed Replacement Cost	Agreed Replacement Cost	Agreed Replacement Cost	Agreed Replacement Cost
<b>TRIA</b>	Optional	Optional	Optional	Optional	Optional
<b>Extensions of Coverage &amp; Additional Coverages</b>	Basic Extensions	Pkg-1 Extensions	Pkg-1 Extensions	Basic Extensions	Pkg-2 Extensions, <b>PLUS</b> 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.