



Churches and Other Houses of Worship

Western World provides general liability, excess liability and property coverage for:

- Churches and other houses of worship (excluding churches engaged in international mission work)
- Church-affiliated camps, schools, fundraising events, rental halls, religious retreats and ritual baths



Liability Coverage Highlights

- General Liability limits up to \$2 million per occurrence/\$2 million aggregate
 - Medical payments up to \$5,000
 - Private residences occupied full-time by clergy included at no additional charge
 - Burial sites located in same premises included at no additional charge
 - Volunteers and church members included as additional insureds
- Excess Liability limits available up to \$5 million



Property Coverage Highlights

- Commercial Property coverage available for buildings, business personal property (excluding religious artifacts and pipe organs) and loss of earnings
- Property Plus available — Direct damage endorsement with 32 additional coverages



Optional Coverages

- D&O coverage available for religious organizations Non-Profit Directors & Officers
- Employee benefits liability available
- Hired and non-owned auto coverage available
- Professional Liability coverage available for pastoral counseling activities
- Sexual Molestation sub-limits available on a claims-made basis

To learn more, please contact your Western World Underwriter or visit www.westernworld.com.



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