



FROM THE PROPERTY COMMITTEE

The Property Committee of the Presbytery of Greater Atlanta takes seriously our commitment to help our churches be the best possible stewards of the assets with which God has blessed us. One of the ways in which you can do that is by having adequate insurance to protect against loss or liability.

On the reverse of this letter is a **List of Recommended Insurance Coverage** from the Property Committee concerning the insurance coverage that we believe every church should have in place. We have also included an **Insurance Checklist** that we ask you to complete and return to the presbytery. PLEASE do not stress over completing this checklist; your insurance agent should be willing to assist and able to complete it easily.

Finally, we are aware that any liability filed against your church can potentially be filed against the presbytery, as well. For that reason, we request that you ask your insurance agent to add the Presbytery of Greater Atlanta to your policy as “additional insured.”

We thank you for taking these steps to assist us in our work on your behalf.

Rev. Cheryl Gosa, Chair
The Property Committee



PRESBYTERY OF GREATER ATLANTA PROPERTY COMMITTEE LIST OF
RECOMMENDED INSURANCE COVERAGE (with some explanation)

1. The church's buildings should be insured for their full replacement value. Churches should have flood coverage if they are in a flood zone.
2. The personal property of minister(s) and other staff should be covered. (This includes the minister's library, pulpit robe/stoles, a personal computer if it is in the church, any musical instrument that belongs to the choir director or accompanist, etc.)
3. Annual review of the inventory of the contents of church building and updating it to add new items purchased.
4. The church should be covered for the theft of money and securities. The amount should be at least as much as the largest offerings of the year. (Easter, Christmas)
5. The Property Committee recommends that each church have General Liability insurance of at least \$1,000,000 per occurrence. It also recommends an umbrella policy with a liability limit of at least \$4,000,000 to increase overall liability coverage. (An umbrella is relatively inexpensive.)
6. Every church should have sexual misconduct coverage for both the church and its ministers, other staff members and volunteers. The maximum available is sometimes only \$300,000 or can be up to \$1,000,000. This will not only cover everyone in case something unfortunate happens but it will also cover defending the church and its employees in court if they are wrongly accused.
7. The church should have coverage for any counseling done by the minister or other staff members. This is also legal protection against unfair accusations.
8. The Property Committee recommends coverage for Directors, Officers, Trustees in case the session and church leaders are sued collectively and individually.
9. Churches should have Hired/Non-owned Auto Liability Coverage. This coverage is for anyone who transports people on behalf of the church using their own car or when a church rents a van for an outing - someone driving for a children's or youth activity, taking an older member to church, taking a meal or communion to a shut-in, etc. If the church rents a car or van for a trip, we recommend purchasing full insurance coverage from the rental company.
10. Most churches are required by law to have Workers' Compensation coverage.
11. Churches are encouraged to have Employment Practices coverage of \$250,000 for claims related to employment, benefits, termination, and sexual harassment.
12. If the church has a loan guaranteed by the presbytery, they are expected to list The Presbytery of Greater Atlanta as named insured on their policy.

Date: _____

Insurance Check List

Church Name _____
Address _____
Contact Person _____
Email Address _____
Insurance Company/Companies _____

For all insurance coverage the church purchases, please provide the following information:

1) Property:

Does the church purchase property insurance in an amount equal to the full current replacement cost?
Yes _____ No _____ If not, why not? _____

2) General Liability:

- a) Is general liability coverage at least \$1,000,000 per occurrence and \$2,000,000 aggregate? Yes _____ No _____
If no, please list the current limit on the policy \$ _____ per occurrence. \$ _____ aggregate.
- b) Does the general liability policy include coverage for personal injury, advertising, fire damage, legal and nursery/child care? Yes _____ No _____
- c) Does the policy include medical payments? Yes _____ No _____
If yes, does the coverage include volunteers and athletic participants? Yes _____ No _____
- d) Does the church have a daycare or school exposure? Yes _____ No _____
If yes, does the policy cover these exposures? Yes _____ No _____
If no, why not? _____

3) Other Liability Coverage:

- a) Does the church have an insurance policy of at least \$1,000,000 per occurrence or higher for Sexual Misconduct or Molestation coverage or the maximum amount written? Yes _____ No _____
If no, please list the current per occurrence limit on the policy: \$ _____
If no coverage is purchased, please provide explanation _____
- b) Does the church have an insurance policy of at least \$1,000,000 per occurrence or the maximum amount written by your carrier for Pastoral Counseling Liability? Yes _____ No _____
If no coverage is purchased, please provide explanation _____
- c) Does the church have an insurance policy of at least \$1,000,000 per occurrence or higher for Directors and Officers Liability? Yes _____ No _____
If no, please list the current limit \$ _____
If yes, does the policy include session, deacons, trustees, elected and appointed officers? Yes _____ No _____
Does policy include corporate entity coverage? Yes _____ No _____
If no coverage is purchased, please provide explanation _____
- d) Does the church have an insurance policy of at least \$250,000 per occurrence limit or higher for Employment Practices Liability? Yes _____ No _____
If no, please list current limit \$ _____

If no coverage is purchased, please provide explanation _____

4) Worker's Compensation:

- a) Does the church have Workers' Compensation Insurance? Yes _____ No _____
Name of insurance carrier: _____
- b) If no coverage is purchased, please provide explanation _____

5) Umbrella Liability:

- a) Does the church have umbrella liability insurance? Yes _____ No _____
- b) Is the church's umbrella liability limit at least \$4,000,000 per occurrence or higher? Yes _____ No _____
If no, please list the current limit \$ _____
If no insurance coverage is purchased, please provide explanation _____

6) Auto Liability:

- a) Does the church have auto liability coverage of at least \$1,000,000 for cars it owns? Yes _____ No _____
If no, what is the current liability limit \$ _____
Medical Payment limit \$ _____ No Fault Coverage limit \$ _____
- b) Does the church have hired/non-owned coverage for staff and members who drive their cars for church activities? Yes _____ No _____ If yes, what limit \$ _____
- c) If no insurance coverage is purchased, please provide explanation _____

7) Crime Coverage:

- a) Does the church have coverage for theft of money and securities? Yes _____ No _____
If yes, what is the current limit? \$ _____
- b) Does coverage apply to: Employees _____ Volunteers _____

8) Flood Coverage:

- a) Does the church have a flood exposure? Yes _____ No _____
- b) If yes, does the church purchase flood insurance? Yes _____ No _____
If yes, what is the current flood limit? \$ _____

9) Any Other Insurance Coverage:

- a) Does the church purchase any other insurance coverage not listed? If yes, please specify _____

- b) Does your church review insurance criteria on an ongoing basis? Yes _____ No _____
If yes, how often? _____

Insurance Agent: _____
Company: _____

Church Representative: _____ (Signature) _____ (Print Name) _____ (Phone)

Date: _____