INSURANCE COVERAGE RECOMMENDATIONS**

General Liability

\$1,000,000 Occurrence \$3,000,000 Aggregate To \$5,000,000 Aggregate

Medical Payments (includes church activities & vehicles)

Should consider including: *Directors & Officers Liability W/schools D&O includes Educators Legal Liability

*Employment Practices Liability

*Hired & Non-owned Auto Liability – bus trips

*Sexual Misconduct Liability Minimum liability at least: \$100/\$300,000

*Church owned vehicles Should insure with the same insurance company

*Day Nursery

*Money handling ins/bond blanket

Property Insurance – Building and Contents – **insure to value** If possible have insurance company do property appraisal – should be no cost to church. *Include replacement cost coverage. Understand the agreed value and co-insurance clause.

Workers Compensation including pastors

Require Certificates of Insurance from other groups using facilities.

Does policy cover Mission trips if travelling in USA?

Is Mission Guard (overseas travel) available? Need to apply before going and usually costs extra.

** Bill Hay from Guide One Insurance was kind enough to submit the basics listed above.