

Liability and Medical Payments Coverages Included

General Liability Coverage

Provides the broadest **Bodily Injury and Property Damage** coverages available for premises/operations and also includes:

- Medical Payments Coverage
- Products/Completed Operations
- Personal and Advertising Injury
- Fire Damage Legal Liability
- Non-Owned Watercraft
- Host Liquor Liability

Plus These Additional Coverages:

Damage to Property of Others

- Up to \$250 coverage for loss to property of others caused by persons participating in an organized activity of the named insured.

Products and Completed Operations

- For claims resulting from food or other goods consumed, sold or distributed at any church function on or off the premises.

Cemetery Liability

- Liability for all cemeteries located at the same premises. Off premises locations can be added.

Non-Owned & Hired Automobile Liability

Non-Owned Snowmobile Liability

Medical Payments for Donated and Volunteer Labor

Medical Payments for Unscheduled Athletic Activities

Property Coverages Included

Arson Reward

- Up to \$5,000 reward for information leading to an arson conviction in connection with an insured fire loss.

Attached Fences and Detached Retaining Walls *

- Up to \$5,000 in protection for a covered peril.

Buildings Appurtenant to the Church *

- Up to \$2,500 in total coverage for maintenance and service buildings.

Buildings Appurtenant to the Parsonage *

- A total of 10% of the parsonage limit will be extended to cover structures that are appurtenant to the parsonage.

Church Theft (Money and Securities) *

- \$1,000 provided (higher limits are available).
- Coverage is doubled during the five days preceding and following Christmas, Easter, and Thanksgiving.

Consequential Loss

- Covers loss to personal property caused by a change in temperature or humidity resulting by perils insured against to certain equipment.

Electronic Data

- Up to \$2,500 coverage for the cost to replace or restore electronic data which has been destroyed or corrupt by a covered Cause of Loss.

Employee Dishonesty *

- Up to \$5,000 coverage provided.

Equipment Breakdown

- Included on building and contents.

Extra Expense *

- \$10,000 extra expense coverage for continuing as nearly as practical the normal operations of a church following destruction of the insured building or contents by a peril insured against.

Fire Department Service Charge *

- Up to \$1,000 in coverage is provided.

Fire Extinguisher Recharge Expense

- Up to \$1,000 to cover the cost of recharging the fire extinguishers used in combating fire on the insured premises.

Glass and Stained Glass

- Glass, including stained glass, is protected without special limit for the same perils covering the church building subject to the policy limit.

Inflation Protection on Buildings

- The limit of liability for all buildings insured under this policy will automatically be increased annually.

Lock Replacement Coverage

- Up to \$500 for the repair or replacement of door locks if the keys are stolen during an insured theft loss.

Newly Acquired or Constructed Buildings

- Up to \$250,000 coverage on newly acquired buildings and new buildings being constructed on the insured premises for 30 days from the date of the acquisition or the date construction begins for loss from an insured peril.

Newly Acquired Business Personal Prop.

- Up to \$100,000 coverage on newly acquired Business Personal Property.

Outdoor Signs *

- \$2,500 coverage on outdoor signs that are located on or within 100 feet of the insured premises.

Outdoor Trees, Plants, Shrubs and Lawns

- Up to \$5,000 coverage on trees, plants, shrubs and lawns for loss from certain perils. (No more than \$500 coverage may be applied to any one tree, plant, shrub, or lawn.)

Personal Property Off Premises *

- Coverage for personal property (up to \$10,000) of the insured while it is off premises.

Pollution Clean Up Expense

- Coverage (up to \$10,000) to extract pollutants released by an insured Cause of Loss.

Property Belonging to the Pastor *

- Up to \$5,000 to cover direct loss from the perils insured against to property belonging to the pastor while it is at the premises described in the Declarations.

Radio and TV Antennas *

- On premises coverage (\$1,000 maximum) for perils insured against.

Replacement Cost Protection on Buildings

- Provides replacement cost protection on all buildings up to \$2,500. Additional replacement cost coverage can be purchased and is subject to eligibility.

Sewer and Drain Backup *

- \$1,000 coverage for loss caused by backup of sewers, drains and sump systems.

Valuable Papers and Records (Other than Electronic Data) *

- \$5,000 coverage on valuable papers and records for expenses to replace or restore them when damaged from a peril insured against.

* **Additional Limits Available**

Optional Coverages Available

- Directors and Officers Liability. (Claims Made)
- Pastors Counseling Liability. (Claims Made)
- Sexual Misconduct Liability. (Claims Made)
- Corporal Punishment Liability Coverage.
- Watercraft Coverage.
- Builder's Risk Coverage.
- Earthquake Coverage.
- Inland Marine coverage for Fine Arts and Musical Instruments.
- Replacement Cost Coverage on Buildings and Contents.
- Workers Compensation (MN Only) Coverage is written through State Fund Mutual Insurance Company.
- Other Miscellaneous Coverages.

A Commercial Umbrella Liability Policy is available to provide coverage in excess of the limits available on our Church Protector Policy. (MN, SD, ND, NE Only)

A.M. Best rates North Star Mutual "A" Excellent

It is an indication of our soundness, permanency and financial stability, from the most highly respected and impartial insurance reporting organization in the nation.



The Church Protector

Special Church Coverages Provided by North Star Mutual Insurance Company



About Our Policy - "The Church Protector"

North Star Mutual Insurance Company has a long history of providing insurance protection for churches. A North Star policy assures you that your congregation has one of the broadest and most comprehensive church policies available.

The "**Church Protector**" is designed to meet the specific needs of today's congregations. Many additional coverages are included at no additional cost and optional coverages can be added to tailor the policy exactly to the needs of your church.

NorthStar is represented by local "Independent Agencies" always available to meet your service needs.

Provides Coverage For

Aircraft	Hail	Vandalism
Breakage of Glass	Lightning	Vehicles
Civil Commotion	Malicious Mischief	Volcanic Action
Collapse	Riot	Water Damage
Explosion	Sinkhole Collapse	Weight of Ice, Snow or Sleet
Falling Objects	Smoke	Windstorm
Fire	Sprinkler Leakage	

All other Perils unless specifically excluded.

Coverage examples include:

- Accidental Breakage
- Accidental Spills, Stains, Scratching and Marring
- Equipment Breakdown
- Roof Damage Due to Freezing and Resulting Water Damage
- Water Damage by Overflow of Baptistry

This brochure is not a contract. All coverages and perils described by this brochure are subject to all terms, definitions and conditions of the policy. Refer to policy forms for exact coverage provisions.