

Questions and Answers

Q: How much will this coverage cost our parish?

This national program is limited to only Episcopal Diocese, Parishes and Missions and is much more affordable when compared to other church insurers. Because it is limited to such a select pool of insured's, it also provides higher limits than those found under a typical church umbrella program.

Q: How can we get this “safety net” in order to provide protection above our liability risks?

Call your Church Insurance Agency Service Center at (800) 293-3525 for a simple application. We'll compute the premium based on your sponsored activities and, if you decide to participate in the program, we will issue a certificate of participation in the national Umbrella Liability program and bill you for that amount.

Q: What makes this offering so special?

Not all parishes are created equal. Instead of a one-size-fits-all approach, this program lets you decide how much coverage fits the needs of your particular organization.

When choosing a limit of coverage, consider your parish activities and seek the advice of your diocese and local Church Insurance representative.

“I like the idea of having the additional coverage the umbrella policy provides, should we ever need it. Given the substantial sums that are often awarded by juries for personal injury and sexual misconduct claims, I believe that having umbrella coverage is as necessary as having the underlying coverage to adequately protect the diocese and its churches.”

Renee Carlson—Diocese of Minnesota

“Under the national Umbrella Liability program, the biggest benefit to us is that sexual misconduct is covered—other carriers generally exclude that coverage. It provides coverage to unincorporated missions under the diocesan policy.”

Jon Yeager—Diocese of West Missouri

For more information about the national Umbrella Liability program for Episcopal dioceses and parishes, please call toll-free: (800) 293-3525.

Umbrella Liability

Umbrella Policy

A national program for Episcopal parishes that offers excess liability coverage when your basic coverage ends

Church Insurance Agency, in partnership with Compass Rose Services, is pleased to offer a national Umbrella Liability program underwritten by St. Paul Insurance Company, a recognized industry leader.

Purpose

An umbrella policy offers liability protection beyond your basic limits, and acts as a safety net to cover some activities beyond the scope of your general liability coverage.

Liability coverage provides financial protection for sums you are legally obligated to pay in the event you are sued for an insured loss.

The insureds listed are the parish as a corporate entity, your directors, officers and trustees, and your employees and volunteers.

When an underlying policy is exhausted, your umbrella policy provides extra protection.

It also includes a drop-down feature that acts as a primary policy after a \$10,000 deductible.

Coverage

Coverage is in addition to the underlying limit of \$1,000,000 and includes:

Sexual Misconduct

The national Umbrella Liability program offers \$1,000,000 of additional sexual misconduct liability. Each participant has a dedicated limit of \$1,000,000 on the base policy and an additional \$1,000,000 under this program. There is a national aggregate (cap) of \$5,000,000 on the excess policy.

Options

Each Episcopal parish participating in the program may choose from limits of \$1,000,000, \$4,000,000, \$10,000,000 or \$20,000,000. The limit chosen is also the annual aggregate or cap for that participant.

There is no standard limit of excess liability that a parish should purchase. The amount should be determined by what the parish considers to be prudent. Parishes should consider the types of activities they are sponsoring, and discuss their options with their local Church Insurance representative.

Underlying Insurance

The schedule of underlying insurance that your Umbrella Liability program will go over includes:

Commercial General Liability Provides additional coverage to protect your parish against liability for personal and bodily injury.

Employee Benefits Liability Provides excess limits in case of a catastrophic mistake by your organization regarding your Employee Benefits package.

Commercial Auto Liability Covers your liability for autos you own or those you hire or borrow.

Directors' & Officers' Liability Protects you against civil liability for acts, errors, omissions, neglect, misstatements or breach of duty by your directors, officers and trustees.

Employer's Liability Coverage above the statutory coverage for employers and their employees.