Episcopal Diocese of N. CA Minimum Insurance Requirements

COMMERCIAL PROPERTY & LIABILITY PROGRAM.

Minimum limits:

Property

- Buildings, Pipe Organs & Contents - Insured to Replacement Value, "Special Risk" Coverage

✓ The replacement cost valuation must be updated within 180 days if additional square footage is added.

Liability

• Commercial General Liability	Occurrence	$1,000,000	Aggregate	$5,000,000
• Pastoral Counseling Liability	Occurrence	$1,000,000	Aggregate	$5,000,000
• Hired and Non Owned Auto Liability	Occurrence	$1,000,000	Aggregate	$5,000,000
• Employee Benefits Liability (EBL)	Occurrence	$1,000,000	Aggregate	$5,000,000
• Medical Payments	$30,000			
• Sexual Misconduct Liability	Occurrence	$1,000,000	Aggregate	$2,000,000
• Crime / Employee Dishonesty	Occurrence	$25,000		

DIRECTORS' & OFFICERS / EMPLOYMENT PRACTICES LIABILITY, to include the following minimum limits:

- Directors' & Officers / Employment Practices Liability $1,000,000

UMBRELLA / EXCESS LIABILITY

- An Umbrella / Excess Liability policy $1,000,000

If applicable, this excess policy must extend over Commercial General Liability, Directors' & Officers', Sexual Misconduct, Pastoral Counseling, Employee Benefits Liability, Owned Auto, Hired & Non-Owned Auto and Workers Compensation.

WORKERS' COMPENSATION / EMPLOYERS LIABILITY INSURANCE, as required by state law:

• Bodily Injury by Accident	Each Accident	$1,000,000
• Bodily Injury by Disease	Policy Limit	$1,000,000
• Bodily Injury by Disease	Each Employee	$1,000,000

COMMERCIAL AUTOMOBILE LIABILITY, applicable only if the church owns an automobile; to include the following minimum limits:

- Limit of Liability $1,000,000