

## Directors and Officers Coverage

### Why you need it.

Volunteer immunity laws provide varying degrees of protection for churches and their leaders. Standard insurance policies generally do not cover damages that a nonprofit board member becomes legally obligated to pay.

### Ask Your Insurance Agent for a Policy Review

Are you covered for...

- Lawsuits alleging “wrongful acts” by ministry leaders?
- Legal costs to defend a ministry and its leaders?
- Financial damages a ministry or its leaders must pay for wrongful acts?
- Situations not typically covered by volunteer immunity laws or general liability insurance policies?

### Does your coverage apply to these groups?

Leaders who make decisions on behalf of the church, including:

- Pastors
- Church administrators
- Board members, directors, officers
- Elders, trustees, deacons
- Leaders’ spouses

## Employment Practices Liability

### Why you need it.

Employment practices are one of the leading causes of lawsuits filed against nonprofit organizations. Standard liability insurance generally excludes coverage for this risk.

### Ask Your Insurance Agent for a Policy Review

Are you covered for...

- Legal costs to defend your ministry, its leaders, and its employees against lawsuits related to your hiring or employment practices?
- Financial damages owed to job applicants or employees?
- Issues related to interviewing and evaluating job applicants?
- Issues related to hiring, firing, training, supervising, evaluating, or disciplining employees?

### Does your coverage apply to these issues?

- Discrimination
- Failure to supervise employees properly
- Errors in securing employees’ personal information
- Depriving someone of career opportunities

## Employment Benefits Liability

### Why you need it.

Mistakes in handling an employee benefit plan—particularly a pension or retirement plan—could take a long time to discover and have a tremendous financial impact. Liability grows with the number of people a ministry employs. This coverage helps protect a ministry’s finances against potentially large payouts.

### Ask Your Insurance Agent for a Policy Review

Are you covered for...

- Legal costs to defend your ministry, its leaders, and its employees against lawsuits stemming from errors in the administration of employee benefits?
- Unpaid medical bills caused by an error in communicating benefits?
- Financial damages the ministry owes employees or their dependents?

### Does your coverage apply to these issues?

- Group medical, accident, health or life insurance
- Workers’ compensation insurance
- Disability or unemployment insurance
- Severance programs
- Salary continuance plans
- Retirement or pension plans

This page provides a brief description of coverages offered in Brotherhood Mutual's MinistryFirst® insurance program. This publication itself does not provide coverage of any kind, nor does it modify the terms of any policy. All property and liability coverages are subject to conditions, coverage limits, limitations, and exclusions. For precise detail of coverage, please refer to actual policy forms.