

DOES YOUR MINISTRY'S
INSURANCE POLICY CONTAIN
CRITICAL COVERAGE GAPS?



BROTHERHOOD
MUTUAL®

RELIGIOUS FREEDOM PROTECTION

WHAT IT COVERS

Claims and other consequences flowing from the belief-based decisions and activities of your ministry.

EXAMPLES

- Refusing to marry a same-sex couple
- Restricting transgender preferences
- Limiting the use of your facility to certain groups



? QUESTIONS TO ASK YOUR AGENT OR BROKER

Does your current policy cover:

1. More than just attorney fees (legal judgments, as well)?
2. Claims based on emotional injury, if no related bodily injury is alleged?
3. Defense of claims brought by a government agency, as opposed to a civil lawsuit filed by individuals?
4. Costs associated with defending your ministry's tax exempt status?
5. Costs required for your ministry to file a declaratory judgment action to protect your rights?

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WORLDWIDE LIABILITY PROTECTION

WHAT IT COVERS

Foreign claims and lawsuits resulting from the overseas activities of your ministry.

EXAMPLES

- Sending short-term mission teams outside of the U.S., Canada or U.S. territories



? QUESTIONS TO ASK YOUR AGENT OR BROKER

Does your current policy cover:

1. Liability suits filed in foreign countries, and not just in the U.S.?
2. Costs required to defend your ministry if sued outside of the U.S.?
3. Hiring local legal counsel in foreign countries on your ministry's behalf?
4. Alleged sexual acts, counseling acts, and other high-profile exposures occurring overseas?

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SEXUAL ACTS LIABILITY PROTECTION

WHAT IT COVERS

Claims against your ministry or other innocent insureds related to a leader or worker's sexual misconduct.

EXAMPLES

- Allegations of sexual misconduct against a ministry volunteer or employee
- Error or failure in making a report of child sexual abuse



? QUESTIONS TO ASK YOUR AGENT OR BROKER

Does your current policy cover:

1. Damages your ministry and other innocent insureds incur because of intentional sexual acts committed by an insured?
2. Costs associated with defending an innocent ministry worker against allegations of sexual misconduct?
3. Claims against your ministry for failure to properly supervise a convicted sex offender while they are on your premises?
4. Claims against your ministry for improper reporting of child sexual abuse?

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SECURITY OPERATIONS LIABILITY PROTECTION

WHAT IT COVERS

Claims against your ministry, its leaders, and/or security team members when enforcing your security policy.

EXAMPLES

- Responding to a violent attack against your ministry or individuals on premises
- Brandishing a weapon by a member of your ministry's security team
- Restricting persons from carrying weapons on ministry property



? QUESTIONS TO ASK YOUR AGENT OR BROKER

Does your current policy cover:

1. Claims against your ministry for intentional, although not wrongful or malicious, acts of its security team members?
2. Volunteer security team members on a primary basis?
3. Personal injury and emotional injury damages resulting from enforcement of security policies?
4. Medical expenses, including funeral and burial costs, for security team members injured by an emergency response incident?

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TRAUMATIC INCIDENT RESPONSE PROTECTION

WHAT IT COVERS

Expenses your ministry incurs while responding to a traumatic incident.

EXAMPLES

- Responding to a violent attack directed against people or property on your premises and resulting in death or life-threatening injury
- Responding to a hostage situation or suicide event



? QUESTIONS TO ASK YOUR AGENT OR BROKER

Does your current policy cover:

1. Individual counseling costs associated with an insured emotional injury?
2. Expenses related to renting temporary facilities, retaining professional counselors, and hiring security in response to a traumatic incident?
3. Costs to retain legal counsel to assist in responding to the media, victims and/or their families, and to law enforcement inquiries?
4. Costs to retain a professional public relations specialist or firm?

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DIRECTORS AND OFFICERS LIABILITY PROTECTION

WHAT IT COVERS

Financial damages caused by alleged wrongful leadership activities of the ministry and its leaders.

EXAMPLES

- Negligently selecting a contractor or vendor
- Failing to preserve tax-exempt status
- Discriminating in membership standards



? QUESTIONS TO ASK YOUR AGENT OR BROKER

Does your current policy cover:

1. Individuals, other than directors and officers, as they make leadership decisions on behalf of your ministry?
2. Employees and volunteers as they take on leadership activities to benefit your ministry?
3. Spouses of your leaders when they undertake any leadership activity on your ministry's behalf?
4. Occurrence-based claims—giving you the ability to file a claim, regardless of when it was first reported to you, but the incident happened when your policy was in effect?

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LEGAL LIABILITY DEFENSE COST REIMBURSEMENT

WHAT IT COVERS

Legal defense costs associated with a lawsuit, administrative proceeding, or law enforcement inquiry not otherwise covered by your ministry's policy.

EXAMPLES

- Lawsuit for breach of contract
- Employee claims of bodily injury not covered by workers compensation
- Wrongful termination of an employee not otherwise covered by the policy



? QUESTIONS TO ASK YOUR AGENT OR BROKER

Does your current policy cover:

1. Defense costs for lawsuits not otherwise covered under the policy?
2. Legal expenses associated with police investigations or criminal prosecutions directed toward insureds?
3. Defense costs associated with a lawsuit or administrative proceeding filed against your ministry involving a property dispute?

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COUNSELING LIABILITY PROTECTION

WHAT IT COVERS

Claims against your ministry, its pastors, lay counselors, employees, and volunteers in relation to a counseling act undertaken on your ministry's behalf.

EXAMPLES

- Injury caused by sharing confidential information from a counseling session
- Emotional injury caused by counseling an individual beyond the counselor's capacity



? QUESTIONS TO ASK YOUR AGENT OR BROKER

Does your current policy cover:

1. Emotional injury claims in the absence of any physical injury?
2. Employees and volunteers providing lay counseling on your ministry's behalf?
3. Claims involving allegations that counseling provided by an outside counselor on behalf of your ministry resulted in emotional injury?

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