

HIGHER EDUCATION HIGHER STANDARDS

INSURANCE FOR CHRISTIAN COLLEGES AND UNIVERSITIES



BROTHERHOOD
MUTUAL

INSURING CHRISTIAN COLLEGES AND UNIVERSITIES FOR NEARLY 60 YEARS

Providing a safe place for students to live and learn comes with hidden risks.
Are you certain your college is protected with the right coverages
designed for Christian education?

Offering high quality insurance coverages to meet the needs of Christian colleges
and universities is our priority. Brotherhood Mutual Insurance Company has
insured Christian ministries since 1917. We insured our first college
in 1960, and that college is still a customer today.

To protect your institution, educational values, and budget, you need a trusted
insurance advisor who understands higher education in a Christian ministry setting.

Brotherhood Mutual is a U.S. company supported by more than 60,000 Christian
ministries nationwide. As a mutual insurance company, we're owned
by the Christian ministries we serve.

WHAT'S IN A BROTHERHOOD MUTUAL POLICY?

Each Brotherhood Mutual college and university policy is a package of Property and General Liability coverages. Brotherhood Mutual starts with property and general liability coverage, and your agent will help you select the additional coverage options that best meet your educational institution's needs.

PROPERTY COVERAGE

- Aircraft and sonic boom damage
- Explosions, fire, and smoke damage
- Hail, lightning, and windstorm damage
- Riot/civil commotion, vandalism
- Sinkhole collapse, volcanic action
- Vehicle damage
- Sprinkler leakage
- Falling objects
- Glass breakage
- Weight of ice, sleet, or snow
- Water damage from a system or appliance
- All direct physical perils that are not specifically excluded in the policy

LIABILITY COVERAGE

Brotherhood Mutual Property policies are packaged with General Liability Coverage.

GENERAL LIABILITY protects your organization, leaders, employees, appointed representatives, and volunteers against claims of bodily injury or property damage caused by negligent acts, errors, or omissions of your educational institution or its representatives. Coverage includes:

- Bodily injury and property damage liability
- Products/completed works liability
- Medical payments coverage
- Fire legal liability

EXCESS AND SURPLUS COVERAGE

EXCESS AND SURPLUS COVERAGE through Brotherhood Mutual meets the unique needs of colleges and universities. Ask about solutions such as professional liability, earthquake, or flood coverage.

These are just a few of the many optional endorsements available to colleges and universities. For additional details, see the coverage summaries included in the back of this brochure.

EVEN MORE SOLUTIONS

Our whole-ministry approach custom-builds property and liability package policies to meet the unique needs of Christian colleges and universities. This approach focuses on the right coverages to shield you from unbudgeted expenses and to avoid costly gaps and overlaps.



Commercial Auto Insurance provides many options including legal defense and liability protection, medical payments, no-fault personal injury protection, and collision coverage for covered losses connected to the use of your vehicles.



HR Solutions for Payroll and Health Benefits to meet your needs and help you save money.



Workers' Compensation provides medical, disability, rehabilitation, and death benefits for employees in relation to work-related injuries or diseases specified by state law. (Not available in OH, ND, WA, and WY.)



Mission Travel Protection Coverage for your institution's liabilities, protection for your travelers, and kidnap and ransom policies. From the smallest details like lost baggage to the biggest issues, including death, we offer robust risk transfer solutions.



Broad Scope Cyber Liability Coverage pays defense costs and damages due to property damage, financial damage, or emotional injury claims that result from activities related to computers and electronic data.



Administrator Accidental Death Benefit pays up to \$25,000 if your full-time administrator dies as a result of a physical injury caused by an accident. This coverage applies whether your administrator is in the course and scope of employment at the time of the injury and will be paid in addition to any life insurance or other benefit.

PROTECT YOUR PROPERTY

Protect your property with coverages from Brotherhood Mutual. From chemistry labs to sports stadiums, we offer a personalized approach to make sure you're covered.

Here are a few optional coverages we offer—your agent can introduce you to more and help you determine the perfect fit.



Continued Operations Coverage provides financial support to offset lost income during a recovery period.



Diminishing Deductible is a loss-free deductible reduction for institutions serious about faculty, staff, and student safety.



Broadened Valuation Coverage protects your budget at the time you need it the most—when unforeseen circumstances cause building costs to rise. It's additional protection for after suffering a devastating loss.



Educational Property Coverage Package covers athletic and school property, including dugouts, backstops, installed bleachers, turf, landscaping, and irrigation.



Earnings and Donations and Extra Expense Coverage pays actual loss of earnings (tuition, donations, etc.) and extra costs caused by a covered loss that interrupts the college or university's operations.



Organizational Optional Theft Coverage pays for theft of money, securities, personal property, and building materials. You also can opt to include coverage for theft by electronic commerce under this endorsement.



Combined Ordinance or Law Enforcement Coverage pays for additional costs stemming out of the enforcement of governmental ordinance, law, or code requirements on a combined basis for optional limits of increased building loss/value of undamaged portions, increased debris removal, and increased cost of construction.



School Laboratory Equipment Coverage pays to repair or replace damaged laboratory equipment and supplies, such as chemicals, metals, biological organisms, burners, glassware, dispensers, and filtration devices.



Equipment Breakdown Endorsement Coverage covers property losses due to the failure of systems such as heating and cooling systems, sound systems, mechanical, equipment, electrical systems, or other equipment listed in the policy.



Alternative Energy Equipment Coverage pays for breakdowns, physical damage, or contractual losses of covered alternative energy power generating equipment.



Computer Hacking, Virus, and Input Error Coverage pays to replace hardware and software damages from a computer virus, computer hacking, or computer input error.



Flood, Backup, and Subsurface Water Damage Coverage provides a set of limits for your covered property if you sustain a direct loss due to water damage caused by a variety of sources.

PROTECT YOUR BUDGET AND REPUTATION

You know the potential costs associated with a loss or a lawsuit, so take steps to protect your college or university against the fiscal, emotional, and social toll of unexpected expenses.

We are committed to serving Christian colleges and universities by offering coverages designed to protect your school, while also offering exceptional value to help you manage costs.



Religious Freedom ProtectionSM Coverage safeguards against emotional injury claims resulting from religious communications, belief-based enrollment and other decisions, and discriminatory acts.



Sexual Acts Liability Coverage protects your college or university from the financial consequences of a sexual misconduct or harassment claim while providing funds for the care of the victim.



Directors and Officers Liability Coverage protects against financial damage claims based on wrongful decisions made by college or university leaders.



Legal Defense Reimbursement Coverage pays legal fees, costs, and expenses for specified civil lawsuits and law enforcement investigations, which can cost thousands—and are not otherwise covered by your institution's policy.



Additional Liability Coverages include protection for claims of emotional injury caused by academic practices, bodily injury and property damage caused by professors or governing board members in relation to teaching or leadership activity, and financial damage for substandard educational preparation.



Employment Practices Liability Coverage provides coverage for emotional injury, personal injury, and financial damage claims resulting from your employment related decisions. Outside the limits defense coverage adds peace of mind.



School Counseling Insurance protects your institution and specified individuals, including collegiate student counselors, when allegations of emotional, bodily, or personal injury arise from counseling or advising students.



Traumatic Incident Response Coverage pays for expenses relating to a traumatic incident, including reimbursement for grief counseling costs, temporary facility rental, and security, legal, or public relations specialists hired to assist in your response.



Medical Payments apply to individuals other than your employees who sustain bodily injury on your property or as a result of your operations or activities.



Worldwide Liability and Medical Extension extends virtually all of the liability and medical coverages of a Brotherhood Mutual policy for short-term mission and school sponsored travel to anywhere in the world.

DISTINCTIVE OPTIONS FOR ATHLETES AND STUDENTS

Whether it's on the sports field, in the gym, or just walking to class, accidents happen. The right coverage shows your commitment to student well-being and can help prevent costly lawsuits.



Accident Insurance* is a custom-designed accident insurance policy that protects your students, student-athletes, and your reputation. Deductibles as low as \$0.



High Hazard Sports covers athletes' injuries—including concussions—for football, rugby, lacrosse, hockey, soccer, wrestling, and martial arts.



Student Medical Coverage pays medical expenses for injured students, officials, and spectators, regardless of fault. Optional coverage for intramural and intercollegiate sports is also available.



Educational Property Coverage Package pays for athletic and school property, including dugouts, backstops, installed bleachers, turf, landscaping, and irrigation.

*Covered expenses must be incurred within the time period specified in the policy forms. This information is a brief description of the important benefits and features of the Blanket Accident Medical Insurance underwritten by QBE Insurance Corporation (QBE) and made available in coordination with Brotherhood Mutual Insurance Company and Brotherhood Mutual Insurance Services, LLC. It is not a contract and does not provide insurance coverage of any kind, nor does it modify the terms of any Brotherhood Mutual policy. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth on policy form, BAM-03-1000 et seq. Any policy QBE offers to issue will be subject to the laws of the jurisdiction in which it is issued. QBE may (1) not be able to offer this coverage in all states and (2) elect at its sole discretion not to offer or quote any specific benefit amount or risk. Please contact your agent or local administrator for the availability of coverage in your state.

THE BENEFIT OF BROTHERHOOD MUTUAL

For nearly 60 years, Brotherhood Mutual has provided insurance to Christian colleges and universities. As a premier account, you'll have access to a variety of services designed to protect your institution and mitigate risk. Additional benefits include prompt claims review, campus safety and security assessments, Legal Assist risk management guidance, and an assigned travel agent.



Service Response – You'll have access to the Brotherhood Mutual service response line. This single point of contact can assist with insurance questions or immediate claims needs.



Disaster Management Services – Brotherhood Mutual partners with leading providers of disaster management and response. From cyberattacks to floods, these organizations are ready to respond at a moment's notice to nearly any disaster.



Faith Ventures – When education or missions take you far from campus, Faith Ventures is there to support you and provide help when needed. Services include travel insurance, such as medical, humanitarian, and group airfare; trip management tools; emergency evacuation; and 24/7 travel assistance. Specialized coverages also are available to protect your college from a vast range of threats—foreign, domestic, and cyber.



Health Benefits – Brotherhood Mutual and Remodel Health have formed a strategic alliance to help you offer individual health benefits options to your faculty and staff. Remodel Health helps your employees choose the options that work best for them. They keep everything organized, send a single monthly bill, and auto-deduct premiums from payroll.



Broadened Accident Insurance* – If an accident occurs as part of your sponsored and supervised college activities, Brotherhood Mutual provides excess coverage that pays for medical expenses associated with accidental injuries.

Additional products and services are available. Your Brotherhood Mutual agent will help you identify the appropriate coverages based on the unique needs of your educational institution.

*Coverage underwritten by QBE Insurance Corporation (QBE).
Speak with a Brotherhood Mutual agent regarding coverage and exclusions under the Broadened Accident Insurance plan.



WE HELP YOU MANAGE RISK

It's one thing to have the coverage you need when something goes wrong, it's another to receive support from an insurance provider that's committed to helping you avoid an incident altogether. Our risk management resources help you protect your college or university.

Legal Assist: Christian colleges and universities are invited to use this free legal response service staffed by our in-house attorneys. They provide complimentary risk management guidance in response to your questions about legal issues, including safety and security, contracts, religious freedom, and more.

Safety Library: We regularly update our online Safety Library with free articles, videos, webinars, and checklists to help you manage risk and keep your educational institution safe.

Risk Control: Brotherhood Mutual offers proactive risk management services. The risk control team is focused on helping colleges and universities build a strong foundation of risk management practices to help them provide a safe and healthy environment for their faculty, staff, and students.

For more information, visit us at **brotherhoodmutual.com** or call us at **800.333.3735**.

This brochure 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. Coverage for actual claims will be based on applicable policy documents applied to the individual facts of an actual claim event. Brotherhood Mutual is licensed in most states. Some coverages may not be available in all states.



"Barclay College has students who go on mission trips to other countries. Brotherhood Mutual has short-term policies for such trips that are painless to request and receive, and are reasonably priced."

—**Gayle Mortimer**, Human Resources, Barclay College



"We choose Brotherhood Mutual based on the combination of service and cost. Because Brotherhood Mutual is focused on serving Christian ministries, I feel confident Brotherhood Mutual understands the values of my organization as well as the unique needs we have as a Christian organization."

—**Gary Bailey, PhD**, President, Biblical Life Institute



"Quality service and comprehensive insurance coverages are critically important to Oklahoma Baptist University. With Brotherhood Mutual, we get both."

— **Larry Walker**, Director of Campus Services,
Oklahoma Baptist University







BROTHERHOOD MUTUAL

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