

## DIRECTORS AND OFFICERS LIABILITY COVERAGE

For Christian Ministries



Board members have the duty of managing a ministry well.  
If sued, their personal assets could be at stake.

Without *Directors and Officers Liability Coverage*, a “wrongful acts” lawsuit could threaten the savings of your ministry and its leaders.

### WHAT CAN GO WRONG?

- A contractor you hired to widen a church drainage ditch damages a bridge, forcing a road closure that affects area businesses for months. Angry over lost revenue, the businesses sue your ministry for financial damages, claiming negligence in selecting this contractor.
- When the IRS learns that your ministry funded a politician’s campaign, it revokes your nonprofit status. Key donors sue the board, saying the ministry’s lost tax exemption cost them deductions on their taxes.
- Church leaders decide to stage a 40-day protest at a local adult bookstore. They urge members to picket outside the store, discouraging people from entering. The bookstore owner lashes back, suing church leaders over lost business.

### KNOW YOU'RE COVERED

*Directors and Officers Liability Coverage* protects against financial damage claims based on wrongful decisions made by ministry leaders.

It’s affordable coverage that:

- Pays legal costs to defend your ministry and its leaders.
- Covers financial damages your ministry or its leaders must pay due to wrongful leadership activities.
- Insures many people, including pastors, administrators, elders, trustees, deacons, board members, directors and officers.
- Provides protection for situations not typically covered by volunteer immunity laws or general liability insurance policies.

This coverage description is intended to help ministry leaders better understand Brotherhood Mutual’s *MinistryFirst*® insurance program. It does not provide insurance coverage of any kind, nor does it modify the terms of any Brotherhood Mutual policy. For complete insurance coverage details, please refer to actual policy documents. Coverage for actual claims will be based on applicable policy documents applied to the individual facts of an actual claim event. Some coverages may not be available in all states.

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6400 Brotherhood Way, Fort Wayne, Indiana 46825