



CUSTOMIZABLE

Customizable coverage to fit your ministry's needs.

FOCUSED ON ESSENTIALS

Key property & liability insurance protection for basic ministry operations.

AFFORDABLE

Lower general cost of insurance for the value-conscious church.

MinistryEssentials[®] Insurance Program Overview

Your Ministry is Unique

Your insurance protection should be, too. After all, how many businesses need to worry about injuries brought on by a youthful game of blindfold tag or protecting steeples from lightning strikes?

Designed specifically for church ministries, the MinistryEssentials suite of property and liability coverages allows you to worry less about guarding your ministry and concentrate more on fulfilling it.

Crafted for ministries interested in covering the essentials, this program offers many of the coverages available to large ministries, yet it's scaled to meet the needs of churches with more basic operations.

MinistryEssentials offers an assortment of options that let you choose the level of coverage that best fits your ministry.



Insuring America's churches and related ministries

PROPERTY COVERAGE

MinistryEssentials protects your ministry's finances from loss or damage to its property investment.

Basic Coverages. Every policy automatically includes basic property insurance protection for:

- Buildings & contents
- Property in the open, such as playgrounds or picnic shelters
- Miscellaneous scheduled property, such as fine art or musical instruments

Supplemental & Additional Coverages. Brotherhood Mutual automatically enhances its basic coverage to include important supplemental and additional coverages—expanding protection without increasing cost.

Here are some examples:

- Personal property lost or stolen on a trip, nationally or internationally
- Personal property at an owned parsonage
- Newly acquired or constructed building and its contents
- Systems/equipment breakdown
- Papers and records, including electronic data
- Personal property of clergy, such as the pastor's theological library

Optional Coverages. Your ministry may choose to enhance your policy by adding any of the following optional coverages:

- Construction projects
- Employee dishonesty
- Theft of money and securities

This information provides only a brief description of MinistryEssentials coverages and is not a contract. To keep your insurance affordable, limitations, exclusions apply. For coverage details, please refer to actual policy forms. All coverages are not available in all states.

LIABILITY COVERAGE

Your policy provides general liability protection that covers your ministry's legal obligations for:

- Injuries to people or damages to their property
- Damages from offenses, such as libel, slander, and defamation of character
- Medical expenses for your congregation, staff, volunteers and guests sustained on church premises or as a result of ministry activities

Supplemental & Additional Coverages. Your basic liability coverage is automatically enhanced by including key supplemental and additional coverages.

These can be tailored to fit the needs of your specific ministry, whether it's a church, a church with a daycare ministry, or a church with a related mission church.

Here are some examples:

- Nursery/child care supervision emotional injury
- Sexual acts liability
- Counseling acts liability
- Religious communicationSM & Religious activitySM liability
- Discriminatory acts liability
- Computer-related liability

Optional Coverage. Your ministry may choose to enhance your policy by adding any of the following optional coverages:

- Employment-related sexual harassment liability
- Directors & officers liability
- Athletic medical expenses

ADDITIONAL PROGRAMS

Complete your insurance protection by purchasing additional programs:

- Vehicle Insurance
- Workers' Compensation Insurance
- Foreign Missions & Travel Insurance