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# **MinistryFirst<sup>®</sup>**

**INSURANCE PROGRAM**

OVERVIEW





## IT'S OUR MINISTRY TO PROTECT YOURS.

At Brotherhood Mutual Insurance Company, we get a front-row seat to watch ministries like yours build the Kingdom. With every lesson, every song, every hand extended to a person in need, your ministry is contributing to the Lord's work, restoring the world back to peace and wholeness.

It breaks our heart to see ministries like yours, that are doing incredible work in the name of Jesus, be blindsided by a storm of any kind—physical or otherwise.

We do what we do—providing comprehensive insurance coverage for Christian churches, schools, and related ministries—so that you can continue to do what you do, no matter what comes your way.

For us, insurance is more than a contract. Every policy we write, every decision we make is made out of a deep love for the Church and its future.

We're here to serve you, so you can continue to make an impact in your community for years to come.

## COMMITTED TO SERVE

Supporting and serving is at our core. Like you, our purpose rises above the brick and mortar. With every phone call, policy, and claim, our employees and agents demonstrate their dedication to the mission:  
*Advancing the Kingdom by Serving the Church®.*

### WE SPECIALIZE IN MINISTRY



#### CHURCHES

For more than a century, our commitment to Christian churches has extended to help you manage costs, boost loss prevention, and ensure value.



#### SCHOOLS

To protect your school, you need an insurance team that understands education in a Christian ministry setting.



#### CAMPS

Brotherhood Mutual offers coverages focused on the innovative approaches today's Christian camps use to reach young adults.

## WHAT'S SPECIAL ABOUT BROTHERHOOD MUTUAL'S MinistryFirst® INSURANCE?

Not every insurance policy is the same, but they're often sold that way. At Brotherhood Mutual, we construct our coverages to fill the gaps that can leave ministries vulnerable to risks such as ministry continuation, cyber liability, and religious freedom.



### MINISTRY CONTINUATION

While your general property insurance may cover building damage, it typically does not provide the money needed to continue your ministry during the restoration period. Earnings and Donations and Extra Expense Coverage can help fill that gap by helping you protect your church's finances and continue meeting together by reimbursing your ministry for lost income, donations, and extra expenses during the restoration.



### CYBER LIABILITY

Cyber liability coverages, designed to meet the needs of your ministry's online operations, are available to protect you against property damage, financial damage, or emotional injury claims resulting from your ministry's activities related to computer use and electronic data.



### RELIGIOUS FREEDOM

Religious Freedom Protection Coverage responds to allegations of emotional injury resulting from religious communication, religious activity, or alleged discrimination. This endorsement also reimburses expenses incurred in defending your ministry from a challenge to tax-exempt status or targeted action.



## WHAT'S IN A MinistryFirst POLICY?

Each MinistryFirst policy is a package of Property and Liability coverages. Your agent will help you select the coverage options that best meet your ministry's needs, starting with basic, broad, or special property coverage.

### PROPERTY COVERAGE

#### BASIC

- 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

#### BROAD

- 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

#### SPECIAL

- 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 Coverages are typically packaged with General Liability Coverages.

**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 ministry or its representatives. Coverage includes:

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

### ADDITIONAL COVERAGES INCLUDE

#### VEHICLE COVERAGE

Commercial auto protection options for your ministry-owned vehicles. See page 9.

#### WORKERS' COMPENSATION

State law requires most employers—including ministries—to protect their employees. See page 9.

#### MISSION PROTECTION

Coverages for every aspect of your mission work and travel, anywhere in the world. See page 10.



## PROPERTY PROTECTION

Whether you choose Basic, Broad, or Special Peril Property Coverage, you can customize your insurance package to meet your organization's individual needs. Here are a few optional coverages we offer—your agent can introduce you to more and help you determine the perfect fit.



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



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



**Earnings and Donations and Extra Expense Coverage** pays actual loss of earnings, donations, and extra expense caused by a covered loss that interrupts the ministry's operations. It also applies when interruptions occur because of civil authority actions, utility failure, and food contamination.



**Earthquake Coverage** pays for damage to covered property caused directly or indirectly by an earthquake or volcanic eruption event.





**Ministry Personnel Dishonesty Coverage** pays for loss of money, securities, and other covered property directly caused by the dishonest activity of ministry personnel. Several limit options are available.



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



**Interior Building Damage Coverage** pays for direct losses associated with damage to the interior of buildings and personal property caused by rain, snow, ice, sleet, sand, or dust. This coverage also applies to gutter and downspout damage from the weight of ice, snow, or sleet.



**Systems/Equipment Breakdown Coverage** covers property losses due to the failure of systems such as heating and cooling, sound, mechanical, electrical, 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 such as solar panels and wind turbines.



**Sewer and Drain Back-Up Extension** pays for damage caused by water that backs up through sewers or drains.



**Educational Property Coverage** protects athletic/scholastic property, electronic devices, and personal property of staff when used for educational, musical, or athletic purposes.



## LIABILITY PROTECTION

Each MinistryFirst policy includes **General Liability** coverage. You can customize your policy with additional liability protections that meet your organization's individual needs. Here are a few optional coverages we offer—your agent can introduce you to more and help you find the right coverage for your ministry.



**Employment Practices Liability Coverage** provides protection for covered claims of emotional or personal injury, or financial damages resulting from employment-related decisions.



**Worldwide Liability and Medical Extension** conveys virtually all the liability and medical coverages of a MinistryFirst policy to the ministry, its covered representatives, and travelers related to short-term ministry activities anywhere in the world. So if a lawsuit is filed against you in a foreign country because of an issue that arose during a short-term mission trip, you would still be covered.

Limited kidnap and ransom coverage, limited terrorism travel interruption reimbursement, travel death reimbursement, and primary coverage for short-term trip participants also are available through this form.



**Religious Freedom Protection<sup>SM</sup> Coverage** pays for legal defense costs and damages resulting from allegations of emotional injury due to religious communication, religious activity, or alleged discrimination. This endorsement also reimburses expenses incurred in defending your ministry's tax-exempt status or against a targeted action as a result of your ministry's belief-based decisions or practices.



**Membership Emotional Injury<sup>SM</sup> Liability Coverage** is a unique Brotherhood Mutual coverage that pays damages resulting from emotional injury claims relating to your church's policy, practice, or procedure regarding attendance or membership in the church.



**Supervision-Related Emotional Injury Liability Coverage** pays damages resulting from emotional injury claims relating to an alleged failure to properly supervise children or others who are participating in your ministry's operations. This includes claims that result from bullying, stalking, intimidation, etc.



**Privacy Violation Liability Coverage** pays damages resulting from emotional injury or financial damage claims relating to privacy errors connected with your ministry's operations, but not associated with its electronically stored records and other information.



**Damage to Property of Others Coverage** offers \$1,000 of coverage, per occurrence, to repair or replace property of others that is not in your ministry's care, custody, or control. For property that is in your care, and used for your benefit, \$2,500 of coverage will apply regardless of fault or liability.



**Ministry Counseling Liability Coverage** includes liability protection and legal defense for emotional injury associated with counseling acts performed by pastors and lay counselors. Reimbursement for outside counseling also is included.



**Directors and Officers Liability Coverage** provides financial protection and legal defense for claims of financial damage that result from decisions made by your organization's leaders.



**Sexual Acts Liability Coverage** pays damages resulting from a bodily, personal, or emotional injury claim made against your ministry relating to sexual misconduct or sexual harassment. Coverage also applies to situations that involve improper reporting of child abuse to law enforcement authorities and failure to supervise or monitor a convicted sexual offender on your premises.



## LIABILITY PROTECTION (CONTINUED)



**Non-Owned Vehicle Coverage** pays for liability claims of bodily injury and property damage on an excess basis for borrowed or rented short-term vehicles. It also pays legal costs to defend your ministry and an authorized operator of the non-owned vehicle from claims associated with the operation, use, loading, or unloading of a non-owned vehicle.



**Broad Scope Media Liability Coverage** covers personal injury allegations (defamatory acts, infringement acts, advertising violations, or personal violations) that result from your ministry's day-to-day communications, outreach efforts, and website activity.



**Broad Scope Cyber Liability Coverage** pays for defense costs and damages from computer use errors, data breaches, and e-commerce errors. Provides reimbursement for responding to a data breach, such as sending notifications, providing credit monitoring services, or hiring a PR firm for communication and reputation management.



**Security Operations Liability Coverage** increases medical payment and wage loss reimbursement limits for emergency response personnel, ensures coverage for designated security team members is provided on a primary-basis, pays for damage to or loss of security-related equipment, and pays for individual and family counseling for team members in the wake of an emergency response incident.



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

## MORE OPTIONS TO ENHANCE YOUR COVERAGE



### VEHICLE COVERAGE

For many churches and related ministries, automobile accidents are the cause of the most serious bodily injury or property damage losses. Brotherhood Mutual offers several commercial auto protection options for the vehicles you own.

**Vehicle Liability Coverage** provides legal defense and liability protection for covered losses connected to the use of your vehicles.

**Uninsured/Underinsured Motorist Coverage** protects your organization if an uninsured/underinsured motorist causes bodily harm to occupants of a ministry-owned vehicle.

**Vehicle Medical Payments Coverage** protects vehicle occupants, other than employees, who may be injured in or through the operation of your vehicle.

**Personal Injury Protection (No-Fault) Coverage** provides benefits as required by states that have no-fault laws.

**Vehicle Physical Damage Coverage** applies to damages your insured vehicle sustains. Collision coverage is available as well as comprehensive coverage for non-collision situations, like theft.



### WORKERS' COMPENSATION

Most states require churches and related ministries to purchase workers' compensation insurance for their employees, including clergy.

(Not available in all states)

**Coverage is State Specific** and provides mandated benefits for all organizations located within the state in which your ministry operates or where your employees reside.

**Workers' Compensation Protection** provides medical, disability, rehabilitation, and death benefits for employees in relation to work-related injuries or diseases specified by state law.

**Employers' Liability Insurance**, included in your workers' compensation policy, protects you in the event that someone sues your ministry in civil court as the result of an employee's job-related injury or illness.



## EVEN MORE OPTIONS TO ENHANCE YOUR COVERAGE



### MEDICAL PAYMENTS

Medical payments coverage applies to most individuals, other than employees, who sustain bodily injury on property your ministry owns or rents, or bodily injury resulting from your operations or activities. In addition to this general coverage, the following three options are available:

**Athletic Medical Payments Coverage** pays medical expenses for bodily injury sustained by a participant while taking part in covered athletic activities.

**Student and Day Care Medical Payments Coverage** pays for medical expenses for bodily injury sustained by an enrolled student or day care participant while taking part in a school or day care activity.

**Clergy Accidental Death Benefit** pays a set monetary benefit to a designated beneficiary if a full-time clergy member dies as a result of a physical injury caused by an accident, on or off the job, even if life insurance coverage applies.

### A NOTE ABOUT EXCESS COVERAGE

Excess liability protection is an optional coverage that can extend most of the limits provided by your underlying liability coverages.

Subject to coverage limitations, the excess liability protection can extend most of the limits and coverages highlighted in this brochure. In order for excess coverage limits to apply, the limits of the underlying liability coverage in these policies must already be established at the set levels. Talk to your agent about the merits of excess liability.



## WHAT SETS BROTHERHOOD MUTUAL APART?

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 your ministry avoid an incident altogether. Our innovative risk management resources help you protect your ministry.

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**Legal Assist<sup>SM</sup>:** Christian ministries are invited to use this free legal response service staffed by our in-house legal team. They provide complimentary risk management guidance in response to your questions about legal issues, including safety and security, contracts, religious freedom, and more.

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

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**Payroll Services and HR Solutions:** MinistryWorks<sup>®</sup> by Brotherhood Mutual is a leading provider of payroll and tax services for Christian ministries. The services make payroll simple, fast, and affordable for your business office team.

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**Complete Mission Protection:** We can help you find coverage for what matters most, including medical, foreign property, and liability insurance coverage and services for your group or organization. We also provide medical coverage, travel insurance, and trip services for travelers through Faith Ventures<sup>®</sup>, our collaboration with Fly For Good<sup>®</sup>. Faith Ventures may pair well with your Worldwide Liability Extension.





Protect your people,  
property, and reputation  
with a *MinistryFirst*® policy  
from Brotherhood Mutual.









**BROTHERHOOD  
MUTUAL®**

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