



# CHURCH SAFETY & SECURITY COVERAGES



Brotherhood Mutual Insurance Company® offers optional specialized coverage to fill the standard general liability policy gaps unique to Christian ministries.

	Brotherhood Mutual Available Coverages	Standard General Liability Policies	
<b>Base General Liability Coverages</b>			
General Liability: Bodily Injury and Property Damage	✓	✓	
Standard Med Pay Coverage	✓	✓	
<b>Security Operations Liability Coverage (BGL-993)*</b>			
Emotional Injury Resulting from Security Operations	✓	Coverage Gap	
Emotional Injury and Personal Injury: Security/Weapons Policy Enforcement	✓		
Modified Intentional Acts Exclusion	✓		
Primary Liability Coverage of Team Members	✓		
Damaged Security Equipment of Team Members	✓		
Wage Loss for Security Team Members	✓		
Counseling for Security Team Members	✓		
Increased Med Pay for Security Team Members	✓		
<b>Traumatic Incident Response Coverage (BGL-991)*</b>			
Public Relations/Legal Assistance for Churches	✓		Coverage Gap
Broadened Wage Loss for Victims	✓		
Counseling for Victims	✓		
Increased Med Pay for Victims	✓		

\*Note: Even if you are a Brotherhood Mutual policyholder, your ministry may not have selected this optional coverage. Ask your agent for details to ensure that it is in your insurance package.

This page 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.

Insuring America's churches and related ministries® | [www.brotherhoodmutual.com](http://www.brotherhoodmutual.com) | 800.333.3735  
 Property & Liability Insurance | Commercial Auto | Workers' Compensation | Mission Travel Services | Ministry Payroll

© 2019 Brotherhood Mutual Insurance Company. All rights reserved. Brotherhood Mutual is licensed in most states.

6400 Brotherhood Way, Fort Wayne, Indiana 46825