

Wage Loss Reimbursement Coverage

Wage Loss Reimbursement Coverage pays a specified portion of reasonable and necessary wage loss expenses that members of your congregation or the public incur as a result of a bodily injury they sustain on your property or at a church-sponsored activity at another location.

Coverage pays up to a maximum of \$3,500 per person for wage loss expenses regardless of fault and regardless of legal liability.

This optional coverage applies to situations that involve:

- Extensive use of volunteers.
- Churches and ministries that include private schools, colleges, or multi-level programs for children, teens, or adults, including day-care, elder-care, or after-school activities.
- Christian organizations that seek to minister to victims of emergency or catastrophic events.

What Does This Coverage Offer?

- Pays up to a maximum of \$3,500 per person; \$35,000 aggregate limit per policy period for wage losses resulting from bodily injury of a church member, volunteer, or visitor while on church property or at a church-sponsored event.
- In the event that another policy pays a portion of the covered wage loss, this coverage will pay a portion of the difference, up to a maximum limit of \$3,500.
- Applies to lost wages of parents or guardians who miss work to care for a child injured in connection with your church or ministry operations, even if the parent or guardian is uninjured.
- Covers a specified portion of the wage loss for parents or guardians who miss work to coordinate funeral and other details associated with the death of a dependent, or to coordinate the care details associated with a life-threatening injury to a dependent in connection with your church or ministry operations.

How Does It Benefit My Ministry?

- Provides financial resources to reimburse an injured church member, volunteer, or visitor for lost wages due to an injury that is sustained on church property or at a church-sponsored event, as long as this person is not an employee or tenant (other coverage is available for these circumstances).
- Fosters goodwill between your ministry and the injured person because this benefit is paid regardless of fault or legal liability.

Examples of Claims Covered

MEMBER INJURY: A member misses a step when entering the church and sustains an injury. As a result, he must take three weeks off work without pay.

PARKING LOT ATTACK: A delivery person is attacked in the parking lot of a Christian school. She is severely injured and she misses two months of work for which she is not paid.

VOLUNTEERS HOSPITALIZED: During a church cleaning day, scaffolding collapses and two volunteers are hospitalized. They both miss work and make a claim for wage loss.

PARENT WAGE LOSS: A child sustains a severe leg fracture when he falls from a cliff at summer camp. His mother must take several weeks off work without pay to care for him.