

# DOES YOUR MINISTRY'S INSURANCE POLICY CONTAIN **CRITICAL COVERAGE GAPS?**



**BROTHERHOOD  
MUTUAL®**

## RELIGIOUS FREEDOM PROTECTION

### WHAT IT COVERS

Claims and other consequences flowing from the belief-based decisions and activities of your ministry.

### EXAMPLES

- Refusing to marry a same-sex couple
- Restricting transgender preferences
- Limiting the use of your facility to certain groups



### ! COVERAGE FACTORS TO CONSIDER

Is your ministry covered for:

1. More than just attorney fees (legal judgments, as well?)
2. Claims based on emotional injury, if no related bodily injury is alleged?
3. Defense of claims brought by a government agency, as opposed to a civil lawsuit filed by individuals?
4. Costs associated with defending your ministry's tax-exempt status?
5. Costs required for your ministry to file a declaratory judgment action to protect your rights?

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## WORLDWIDE LIABILITY PROTECTION

### WHAT IT COVERS

Foreign claims and lawsuits resulting from the overseas activities of your ministry, such as sending short-term mission teams outside of the U.S., Canada, or U.S. territories.

### EXAMPLES

- Getting medical treatment overseas for a sick or injured traveler
- Being accused of injuring someone or damaging property, anywhere in the world



### ! COVERAGE FACTORS TO CONSIDER

Is your ministry covered for:

1. Liability suits filed in foreign countries, not just in the U.S.?
2. Costs required to defend your ministry if it's sued outside of the U.S.?
3. Hiring local legal counsel in foreign countries on your ministry's behalf?
4. Alleged sexual acts, counseling acts, and other high-profile exposures occurring overseas?

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# SEXUAL ACTS LIABILITY PROTECTION

## WHAT IT COVERS

Claims against your ministry or other innocent insureds related to a leader or worker's sexual misconduct.

## EXAMPLES

- Allegations of sexual misconduct against a ministry volunteer or employee
- Error in making a report of child sexual abuse



## ! COVERAGE FACTORS TO CONSIDER

Is your ministry covered for:

1. Damages your ministry and other innocent insureds incur because of intentional sexual acts committed by an insured?
2. Costs associated with defending an innocent ministry worker against allegations of sexual misconduct?
3. Claims against your ministry for failure to properly supervise a convicted sex offender while they are on your premises?
4. Claims against your ministry for improper reporting of child sexual abuse?

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## SECURITY OPERATIONS LIABILITY PROTECTION

### WHAT IT COVERS

Claims against your ministry, its leaders, and/or security team members when enforcing your security policy.

### EXAMPLES

- Responding to a violent attack against your ministry or individuals on premises
- Brandishing a weapon by a member of your ministry's security team
- Restricting people from carrying weapons on ministry property



### COVERAGE FACTORS TO CONSIDER

Is your ministry covered for:

1. Claims against your ministry for intentional acts of its security team members that are not wrongful or malicious?
2. Volunteer security team members on a primary basis?
3. Personal injury and emotional injury damages resulting from enforcement of security policies?
4. Medical expenses, including funeral and burial costs, for security team members injured during an emergency response incident?

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# TRAUMATIC INCIDENT RESPONSE PROTECTION

## WHAT IT COVERS

Expenses your ministry incurs while responding to a traumatic incident.

## EXAMPLES

- Responding to a violent event on your property that causes death or life-threatening injury
- Responding to a hostage situation or suicide



## ! COVERAGE FACTORS TO CONSIDER

Is your ministry covered for:

1. Individual counseling costs associated with an insured emotional injury?
2. Expenses related to renting temporary facilities, retaining professional counselors, and hiring security after a traumatic incident?
3. Costs to hire lawyers to help your ministry respond to the media, victims' families, and law enforcement inquiries?
4. Costs to hire a professional public relations specialist or firm?

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# DIRECTORS AND OFFICERS LIABILITY PROTECTION

## WHAT IT COVERS

Financial damages caused by alleged wrongful leadership activities of the ministry and its leaders.

## EXAMPLES

- Negligently selecting a contractor or vendor
- Failing to preserve tax-exempt status
- Discriminating in membership standards



## ! COVERAGE FACTORS TO CONSIDER

Is your ministry covered for:

1. Individuals who make leadership decisions on behalf of your ministry, even if they aren't officers or directors?
2. Employees and volunteers as they take on leadership activities to benefit your ministry?
3. Leaders' spouses, when they undertake any leadership activity on your ministry's behalf?
4. Occurrence-based claims? These are claims that occur while your policy was in effect, regardless of when they were reported to you.

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# LEGAL LIABILITY DEFENSE COST REIMBURSEMENT

## WHAT IT COVERS

Legal defense costs associated with a lawsuit, administrative proceeding, or law enforcement inquiry not otherwise covered by your ministry's policy.

## EXAMPLES

- Lawsuit for breach of contract
- Employee claims of bodily injury not covered by workers compensation
- Wrongful termination of an employee not otherwise covered by the policy



## ! COVERAGE FACTORS TO CONSIDER

Is your ministry covered for:

1. Defense costs for lawsuits not otherwise covered under the policy?
2. Legal expenses associated with police investigations or criminal prosecutions directed toward insureds?
3. Defense costs associated with a lawsuit or administrative proceeding filed against your ministry involving a property dispute?

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## COUNSELING LIABILITY PROTECTION

### WHAT IT COVERS

Claims against your ministry, its pastors, lay counselors, employees, and volunteers in relation to a counseling act undertaken on your ministry's behalf.

### EXAMPLES

- Injury caused by sharing confidential information from a counseling session
- Emotional injury caused by counseling an individual beyond the counselor's capacity



### ! COVERAGE FACTORS TO CONSIDER

Is your ministry covered for:

1. Emotional injury claims in the absence of any physical injury?
2. Employees and volunteers providing lay counseling on your ministry's behalf?
3. Claims involving allegations that counseling provided by an outside counselor on behalf of your ministry resulted in emotional injury?

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