Property and Liability Insurance
Minimum Requirements

From the Canons of the Episcopal Diocese of Michigan:
Canon 3.4 provides: Property of Congregations. All property, real and personal, owned or held by or for the benefit of any congregation or its purposes, including that held by any person or entity that is affiliated with or formed by the congregation, is held in trust for the Church and the Diocese, subject to these Canons.

From the Canons of The Episcopal Church
Canon I.7.1(h) provides: OF BUSINESS METHODS IN CHURCH AFFAIRS; INSURANCE. All buildings and their contents shall be kept adequately insured.

(1) Each Parish and Mission shall maintain, at its expense, property and liability insurance coverage in the following amounts:

COMMERCIAL PACKAGE POLICY, including the following coverage and liability limits:
- Flood $1,000,000 (Sub Limit)
- Fine Arts $1,000,000
- Comprehensive General Liability Occurrence $1,000,000
  Aggregate $5,000,000
- Medical Payments Each person $25,000
- Sexual Misconduct Liability Occurrence $1,000,000
  Aggregate $2,000,000
- Pastoral Counseling Liability Occurrence $1,000,000

HIRED & NON-OWNED AUTO LIABILITY $1,000,000

FIDELITY CRIME COVERAGE $50,000

DIRECTORS & OFFICERS (D&O) POLICY
- General Liability $1,000,000
- Employment Practices Liability $1,000,000
UMBRELLA POLICY – MINIMUM LIMIT

- Excess over underlying limits
  - Occurrence: $1,000,000
  - Aggregate: $1,000,000

Underlying Umbrella Coverages:

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<th>Limit</th>
<th>$1,000,000</th>
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<td>(CGL+, Non-owned Auto, Sexual Misconduct, Pastoral Counseling &amp; Directors, Officers’ &amp; Trustees)</td>
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WORKERS' COMPENSATION POLICY

- Employers Liability
  - $1,000,000

(2) The Bishop or Ecclesiastical Authority shall annually review the compliance of each Parish and Mission with Subsection (1) herein, and, in cases of non-compliance, has authority to direct compliance utilizing all available powers authorized by these Canons.

Coverage under all of the above policies with limits as set forth is deemed minimum insurance.

*Commercial General Liability

Approved by Diocesan Council – November 2017