

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
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UMBRELLA POLICY – MINIMUM LIMIT

• Excess over underlying limits Occurrence \$1,000,000

Aggregate \$1,000,000

Underlying Umbrella Coverages: Limit \$1,000,000

(CGL+, Non-owned Auto, Sexual Misconduct, Pastoral Counseling & Directors, Officers' & Trustees)

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