



## 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(b) 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

