

**CHURCHES OF THE FORMER
KANSAS EAST CONFERENCE
OF
THE UNITED METHODIST CHURCH
PARTICIPATING MEMBER PROGRAM**

**PROPERTY - CRIME - LIABILITY
BUSINESS AUTO
WORKERS' COMPENSATION
UMBRELLA LIABILITY
DIRECTORS & OFFICERS LIABILITY
AND
EMPLOYMENT PRACTICES LIABILITY
INSURANCE & RISK MANAGEMENT PLAN**

December 31, 2018 to December 31, 2019 (*Property/Boiler*)

January 1, 2019 to January 1, 2020 (*All Other Coverage*)

Insurance Broker

AssuredPartners
4435 Main Street, 4th Floor
Kansas City, MO 64111

Phone Toll Free: 800-304-9852
Phone: 913-831-1777
Fax: 913-831-4730
Email:
Sue.courtney@assuredpartners.com
karen.hoskins@assuredpartners.com
Shelly.katoch@assuredpartners.com

Program Insurers

Philadelphia Indemnity Insurance Company (Crime, Auto, General Liability, Professional Liability)
AGCS Marine Insurance Company (Property/Boiler)
Hartford Insurance Company of the Midwest (Workers' Compensation)
Tokio Marine Specialty Insurance Company (Philadelphia) (D&O & EPLI)
National Surety Corporation (Allianz) (Excess Liability)
Ohio Casualty Ins. Co. (Liberty Mutual) (Excess Liability)



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**CHURCHES OF THE FORMER KANSAS EAST
CONFERENCE
OF THE
UNITED METHODIST CHURCH**

PACKAGE INSURANCE PLAN

**PROPERTY - CRIME - BOILER
BUSINESS AUTO
LIABILITY
EXCESS LIABILITY**

SUMMARY OF INSURANCE COVERAGE

WITH

AGCS MARINE INSURANCE COMPANY (*PROPERTY/BOILER*)

PHILADELPHIA INDEMNITY INSURANCE COMPANY

The following is applicable to the Insurance Plan:

Named Insured: United Methodist Churches of the former Kansas East Conference of the United Methodist Church, Inc., Forest Park Conference and Retreat Center, Inc. and all affiliated and/or subsidiary legal entities and their related and/or controlled properties.

Mailing Address: P.O. Box 4187, Topeka, KS 66604

Master Policy Term: 12:01 a.m. January 1, 2019 (December 31, 2018 Property)
12:01 a.m. January 1, 2020 (December 31, 2019 Property)

Important Disclosures

The booklet is an outline of the coverages proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, or conditions of the actual contract language. The policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

Proposed Carrier Ratings and Admitted Status

Proposed Carriers	A.M. Best's Rating	Admitted/Non-Admitted
Philadelphia Indemnity Insurance Co.	A++ XV	Admitted
Hartford Fire Insurance Company	A+ XV	Admitted
AGCS Marine Insurance Company	A+XV	Admitted
National Surety Corporation	A+XV	Admitted
Ohio Casualty Ins. Co..	A XV	Admitted
Tokio Marine Specialty	A++ XV	Non-Admitted

If the above indicates coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations that apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

Guide to Best Ratings Rating Levels and Categories

Level	Category	Level	Category	Level	Category
A++, A+	Superior	B, B-	Fair	D	Poor
A, A-	Excellent	C++, C+	Marginal	E	Under Regulatory Supervision
B++, B+	Very Good	C, C-	Weak	F	In Liquidation
				S	Rating Suspended

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

Copies of the Best's Insurance Reports on the insurance companies are available upon your request.

AssuredPartners uses A.M. Best & Co.'s rating services to evaluate the financial condition of insurers whose policies we propose to deliver. AssuredPartners makes no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Notice of Changes

ATTENTION

This booklet of coverage is intended to facilitate your understanding of the insurance program we have arranged on your behalf. It is not intended to replace or supersede your insurance policies.

Changes and Developments

It is important that we be advised of any changes in your operations that may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

1. Changes in any operation such as expansion to another state, new product.
2. Mergers and/or acquisition of new companies.
3. Any newly assumed contractual liability, granting of indemnities, or hold harmless agreements.
4. Circumstances, which may require an increased liability insurance limits.
5. Any changes in fire or theft protection, such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to it.
6. Immediate advice of any changes to scheduled equipment such as contractors' equipment, electronic data processing, etc.
7. Property, of yours that is in transit, unless we have previously arranged for the insurance; beyond the limits provided.
8. Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises purchased, constructed, or occupied.
9. Notification of boiler on premises.
10. Notification of special events which are not automatically insured. See special events below.

Coverage Not Included in the Conference Insurance Plan

1. Renters Personal Liability insurance and Personal Automobile Insurance
2. Property or church events not under the direct sponsorship, control or supervision of the Church or Church Entity.
3. Coverage for outside groups using your facilities. They must purchase their own insurance. We recommend that you obtain certificates from the outside groups. (Refer to page 19 of this booklet.)
4. **Special Events:** Aircraft, Motorcycle Runs/Auto Rallies, Fireworks, Firearms, Animals other than household pets or blessing of the animals, Mechanical rides, Contact Sports, Rodeos, Political Rallies, Events with Liquor & Activities by 3rd Party Telemarketing, Direct Mail or Internet Advertising. Inflatables are included provided vendors carry a minimum of \$1,000,000 in liability coverage and the vendor is responsible for set up, take down and supervision. A certificate of insurance must be in possession of the church at the time of the rental. **If the vendor does not meet the requirements; liability from the use of the inflatable is not covered. If the inflatable is owned by the church, it must be reported prior to the event; subject to receipt of a special event application and additional premium if applicable.** (The following is included without notification: Carnivals, Parades, Fairs, Retreats, Celebrations, Concerts, Events with more than 500 or last more than 5 days, World Health Fairs, Golf Tournaments, Runs, Church Suppers and Plays.)

PACKAGE INSURANCE PLAN

Company: Philadelphia Indemnity Insurance Co. (*Except* Property, Boiler)
Policy Number: Policy # PHPK 1914815

Company: AGCS Marine Insurance Co. (Property, Boiler)
Policy Number: Policy # MXI93082014

I. Property Insurance (AGCS Marine Insurance Company)

Deductible: Per Occurrence – Based on Total Building/Contents Value for Each Church. See Certificate of Coverage for your church deductible.

Churches up to \$500,000 Total Value – \$1,000 Deductible

Churches from \$500k-\$1.5M Total Value – \$2,500 Deductible

Churches from \$1.5-\$10M Total Value - \$5,000 Deductible

Churches from \$10M-\$20M Total Value – \$7,500 Deductible

Churches over \$20M Total Value – \$10,000 Deductible

A. Property Covered

- “Real Property” means:
 - Buildings - as scheduled;
 - Permanent structures (including permanently installed furniture, pipe organs, fixtures, glass, stained glass windows, fences, machinery, equipment, outdoor fixtures);
 - Personal property owned by you that is used to maintain the buildings, structures, on their premises including fire extinguishing equipment, outdoor furniture, floor coverings and kitchen appliances.
 - Materials, equipment, supplies, and temporary structures within 1,000 feet of described premises used to maintain or service the buildings or structures
- “Personal Property” means:
 - Church owned personal property as scheduled;
 - Personal property of others in your care, custody, or control up to \$10,000, on or within 1,000 feet of your premises.
 - Your interest in “improvements and betterments” (fixtures, alterations, installations, or additions) to buildings or structures you occupy but do not own.
 - Electronic Data Processing (EDP) - Equipment & Data (As Scheduled)
- “Boiler and Machinery” means:
 - “Object” means any boiler, fired or unfired pressure vessel, refrigerating or air-conditioning system, piping and its accessory equipment, and any mechanical or electrical machine or apparatus used for the generation, transmission or utilization of mechanical or electrical power.
 - Coverage is provided within the policy per schedule on file with AGCS Marine Insurance Company.
- “Premises” means:
 - The location(s) as described in the schedule on file with AGCS Marine Insurance Company

- Vacancy restriction applies but may be removed for specified locations subject to underwriting review. Notification of vacant premises is required.

B. Covered Cause of Loss

- Means RISK OF DIRECT PHYSICAL LOSS not otherwise excluded, which occurs during the policy period.
- Typical exclusions include, but are not limited to;
 - 1) Nuclear hazard;
 - 2) War and military action;
 - 3) Expected, preventable, or accumulated losses such as:
 - Wear and tear
 - Smoke, vapor, or gas from agricultural smudging or industrial operations
 - Smog
 - Rust, corrosion, fungus, decay, deterioration, hidden or latent defect
 - Nesting or infestation by insects, birds, rodents, or other animals.
 - Settling, cracking, shrinking or expanding
 - 4) Governmental Action – seizure or destruction of property
- Reference should be made to the policy form for a complete list of exclusions and conditions.

C. Replacement Cost Coverage

- Replacement Cost without deduction for depreciation is provided for Buildings and Personal Property of the Insured.
- If the church elects to not repair, rebuild, or replace, the claim will be settled at the Actual Cash Value. Rebuild at another site is included.
- Ordinance or Law Compliance – The cost to demolish undamaged property and increased cost of construction required by applicable zoning, land use, building or construction codes or laws at the time of loss. Sublimit of \$500,000 for demolition and increased cost of construction is included.

D. Coverage Limits

- Per occurrence, *blanket* per church location (except Earthquake and Flood)
Deductible – Refer to Page 6 \$ See Certificate
- Earthquake Annual aggregate limit, at all locations combined \$ 50,000,000
Deductible - each loss \$25,000
- Flood Annual aggregate limit, at all locations combined \$ 50,000,000
Deductible each loss \$ 25,000

Except:

- Between 100-year to 500-year flood zones - 2% subject to minimum \$100,000 (Zone B, X500, X (shaded))

- Within a 100-year flood zone - Excess of NFIP policy whether purchased or not, subject to a minimum of \$250,000 building/\$250,000 contents for dwellings and \$500,000 for buildings/\$500,000 contents for all other occupancies. (All Zone A's and V's)
- \$100,000 business income deductible applies within a 100-year flood zone.

- Business Income with Extra Expense
Per Location / Per Occurrence (72 Hour Wait) \$ 100,000
i.e. necessary expense, over and above normal expenses incurred to allow continuation of normal church operations following a covered loss.
- Coinsurance Requirement Agreed Value

E. Additional Coverage:

- Debris Removal (180-day reporting) – After a covered loss 25% of Loss
 - Amount paid for direct physical loss to covered property. Plus \$250,000
- Trees, shrubs, plants including debris removal damaged by fire, lightning, explosion, riot or aircraft; subject to limitations.
 - Aggregate Limit \$ 50,000
- Boiler Vessel Coverage – Per Schedule on File
- Mechanical Breakdown Equipment - Included
- Expediting Expense (Boiler & Machinery) –The reasonable extra cost of temporary repair and/or expediting the repair of property insured \$ 100,000
- Preservation of Property: If it is necessary to move Covered Property from described premises to preserve it from loss or damage by a Covered Cause of Loss, we will pay for any direct physical loss or damage to that property:
 - While it is being moved or while temporarily stored at another location Until Policy Expiration
- Pollution Clean Up and Removal (Land or Water) Must be reported within 180 days of loss
Annual aggregate limit \$ 100,000
- Fire Department Service Charges \$ 50,000
- Fire Extinguisher Recharge \$ 50,000
- Newly Acquired or Constructed Property - 180-day coverage period \$ 1,000,000

Additional Coverage Continued:

■ Unreported Premises	No Coverage
■ Church Property in Transit	
▪ Limit per occurrence:	\$ 100,000
■ Accounts Receivable	\$ 250,000
■ Fairs or Exhibitions – Limit per exhibition	
▪ Personal Property	\$ 100,000
■ Off Premises Service Interruption with Overhead Transmission Lines Coverage Including Direct Damage	
▪ Direct Damage	\$ 100,000
▪ Indirect Damage – 12 Hour Waiting Period	\$ 100,000
■ Valuable Papers	\$ 250,000
■ Personal Property of Clergy occupying church-owned property	
▪ Per occurrence/per location	\$ 25,000
■ Builders Risk Please contact AssuredPartners on all projects	
■ Sewer Backup	\$ 250,000
■ Fine Arts	Per Schedule
■ Reward	\$ 10,000
■ Outdoor Signs – unattached – (Contents Limit)	Included in Limits
■ Personal Property of Others in the Care, Custody & Control	
▪ Contents Limit	Included in Limits
II. Crime – Limits are “Per Occurrence” (Philadelphia Indemnity Co.)	
A. Blanket Employee Dishonesty-Including Volunteer Workers as Employees	\$ 500,000
B. Forgery or Alteration	\$ 50,000
C. Theft Disappearance and Destruction	
▪ Money and Securities - Inside the Premises	\$ 25,000 (*)
▪ Money and Securities - Outside the Premises	\$ 25,000 (*)
(*) Limits for Money and Securities coverage will be increased 100% for the weekend collections of Palm Sunday, Easter Sunday, Mother’s Day, the weekends preceding and following Christmas Day.	
D. Computer Fraud	\$ 50,000
E. Funds Transfer	\$ 100,000
■ Deductible any one occurrence	
▪ Blanket Employee Dishonesty/Funds Transfer	\$ 1,000
▪ Other Crime Coverages	\$ 500

III. Commercial General Liability Insurance (Philadelphia Indemnity Co.)

Limits are "Each Occurrence" or as noted otherwise
Policy Limits are Per Each Named Church

A. Limits of Coverage

■ Bodily Injury and Property Damage Liability	\$1,000,000
■ Personal and Advertising Injury	\$1,000,000
■ Medical Payments – Each Person	\$15,000
■ General Aggregate – Limit Per Policy Year at Each Named Church	\$3,000,000
■ (Applies to all General Liability coverage other than Products / Completed Operations)	
■ Products / Completed Operations Aggregate Limit Per Policy Year at Each Named Church	\$3,000,000

B. Extensions of Coverage

■ Sexual or Physical Abuse or Molestation	
■ Occurrence	\$1,000,000
■ Aggregate – Per Church	\$3,000,000
■ Professional Liability including Pastoral Counseling	
■ Per Incident	\$1,000,000
■ Aggregate – Per Church	\$3,000,000
■ Property Damage Legal Liability-any one fire or occurrence	\$1,000,000
■ Non-owned Watercraft Liability	Boats under 58 Feet
■ Intentional Property Damage (due to reasonable force)	Included
■ Additional Insureds and Waiver of Subrogation – Any person or organization for whom you have specifically agreed in writing to provide additional insured primary coverage under this form (As requested).	

C. Description of Coverage

- Additional Insureds – Members, Directors, Trustees, Employees and Volunteers
 - Premises and Operations
 - Products and Completed Operations
 - Personal Injury and Advertising Injury Liability
 - Blanket Contractual
 - Church Owned or Sponsored Day Care
 - Teachers Liability (Corporal Punishment)
 - Extended Bodily Injury (Protection of Persons or Property)
 - Limited Worldwide Protection (If suit is brought within the U.S.)
 - Medical Payments (Including: Volunteer Workers and Children in Church Sponsored Day Care Centers)
 - Incidental Medical Malpractice
 - Bodily Injury Includes Mental Anguish
- Exclusion of Specified Special Events: Aircraft, Motorcycle Runs/Auto Rallies, Fireworks, Firearms, Animals other than household pets or blessing of the animals, Mechanical rides, Contact Sports, Rodeos, Political Rallies, Events with Liquor & Activities by 3rd Party Telemarketing, Direct Mail or Internet Advertising. Inflatables are included provided vendors carry a minimum of \$1,000,000 in liability coverage and the vendor is responsible for set up, take down and supervision. A certificate of insurance must be in possession of the church at the time of the rental. **If the vendor does not meet the requirements; liability from the use of the inflatable is not covered. If the inflatable is owned by the church, it must be reported prior to the event; subject to receipt of a special event application and additional premium if applicable.** (The following is included without notification: Carnivals, Parades, Fairs, Retreats, Celebrations, Concerts, Events with more than 500 or last more than 5 days, World Health Fairs, Golf Tournaments, Runs, Church Suppers and Plays.)

IV. Employee Benefit Liability Insurance – Claims Made Coverage

■ Occurrence Limit	\$ 1,000,000
■ Annual Aggregate Limit	\$ 3,000,000
■ Deductible Each Claim	\$ None
■ Retroactive Date:	9/1/2002
■ Prior/Pending Matter Litigation Date:	9/1/2002

Coverage for injury caused by any negligent act, error, or omission of the Insured or of any other person for whose acts, errors, or omissions the Insured is legally liable, in the administration of the Insured's "Employee Benefit Program"

V. Commercial Auto Insurance – # PHPK 1914825 (Philadelphia Indemnity Co.)

- **Owned Vehicles** (Vehicles must be reported for coverage to take effect)

- **Liability Limits (Any one occurrence or loss)**
 - Bodily Injury and Property Damage Liability (Owned, Hired & Non-Owned) \$ 1,000,000
 - Medical Payments - Each Person – Owned Autos \$ 5,000
 - Uninsured / Underinsured Motorists Liability - Owned Autos \$ 1,000,000
 - PIP – Owned Autos Statutory Limits

- **Physical Damage (Optional – Owned Vehicles must be reported for coverage to take effect) – Hired Car Physical Damage Included**
 - Comprehensive – A.C.V. – Deductible: \$ 500
 - Collision – A.C.V. – Deductible: \$ 1,000

 - "Hired Autos": Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease hire, rent, or borrow from any of your "employees".
 - "Non-Owned Autos": Only those "autos" you do not own, lease, hire, rent or borrow that are used in conjunction with Church business. Coverage includes "autos" owned by your "employees", but only while used in conjunction with Church business.

VI. Umbrella Excess Liability – #PHUB 656844 (Philadelphia Indemnity Co.)

Coverage: Excess Liability

- "Underlying Insurance" means the insurance afforded by the policies listed in the Schedule of Underlying Insurance contained in the Declarations of the Plan policy.

- **Limits of Insurance:**
 - Each Occurrence \$ 20,000,000
 - General Aggregate \$ 20,000,000
 - Sub-Limit – Aggregate – Sexual Misconduct \$ 5,000,000
 - Excess of Underlying Limits
 - General Liability – per Occurrence \$ 1,000,000
 - General Liability – Aggregate \$ 3,000,000
 - Automobile Liability – CSL \$ 1,000,000
 - Employers Liability \$ 1,000,000
 - Retained Limit \$ 10,000

This is a shared group Excess Liability limit applicable to all participating churches.

Umbrella Excess Liability Continued:

Exclusions (not limited to):

• Subsidence Exclusion	• Pollution	• Asbestos
• Employment Practices Liability	• Directors & Officers Liability	• ERISA
• Mold	• Expected or Intended	• War
• Aircraft	• Care, Custody and Control	• Discrimination

Policy Coverage Territory:

The United States of America; the territories and possessions of the U.S.A.; Puerto Rico; and Canada

ADDITIONAL EXCESS LIABILITY INSURANCE PLAN

National Surety Corporation (Allianz) Policy No. SHX24713497

\$25,000,000 Policy Aggregate excess of \$20,000,000 Occurrence/Aggregate
 Philadelphia Primary and Primary Umbrella Limits
 (Excludes Professional/Misconduct)

Ohio Casualty Ins. Co. (Liberty Mutual) Policy No. ECO2058446501

\$5,000,000 Policy Aggregate excess of \$45,000,000 Occurrence/Aggregate
 Philadelphia/National Surety Excess Limits as shown above
 (Excludes Professional/Misconduct)

Important Note as Respects Umbrella and Excess Liability Coverages
 Limits Shown are a Total Combined Aggregate Limit for all the Participating
 Churches and Church Entities of the Former
 Kansas East Conference Insurance Plan.

Underlying Insurance Includes:

- | | | | |
|---|------------------------|----------------------------------------------------------|-------------|
| □ | General Liability..... | General Aggregate at Each Location | \$3,000,000 |
| | | Products/Completed Operations Aggregate at Each Location | \$3,000,000 |
| | | Personal Injury & Advertising Injury Limit | \$1,000,000 |
| | | Each Occurrence | \$1,000,000 |
- | | | | |
|---|---------------------------|-----------------|-------------|
| □ | Automobile Liability..... | Each Occurrence | \$1,000,000 |
|---|---------------------------|-----------------|-------------|
- | | | | |
|---|--------------------------|---------------------------------------------|-------------|
| □ | Employers Liability..... | Bodily Injury by Accident, Each Accident | \$1,000,000 |
| | | Bodily Injury by Disease, Each Accident | \$1,000,000 |
| | | Aggregate Disease, Policy Aggregate Disease | \$1,000,000 |
- | | | | |
|---|---------------------------------------------------|-----------------------------------------|--------------|
| □ | Philadelphia Underlying Umbrella Excess Liability | | |
| | | Each Occurrence | \$20,000,000 |
| | | General Aggregate | \$20,000,000 |
| | | Products/Completed Operations Aggregate | \$20,000,000 |

WORKERS' COMPENSATION INSURANCE PLAN

Named Insured: **Great Plains Annual Conference of the United Methodist Church**

Company: Hartford Insurance Company of the Midwest
 Hartford Accident and Indemnity Ins. Co. (MO)

Policy Number: Policy # 37WEAC2VRV

Limits of Insurance

Coverage A: Statutory Benefits

Coverage B: Employers Liability

 Per Person \$ 1,000,000

 Per Accident \$ 1,000,000

 Per Disease \$ 1,000,000

Initial premium is based on reported estimated annual payroll. This policy may be subject to audit based on actual annual payrolls for the period of 1-1-19 to 1-1-20. Information developed by the audit will be used to determine the final premium; if conducted.

CLAIM REPORTING PROCEDURE
AGCS MARINE INSURANCE COMPANY/PHILADELPHIA INDEMNITY INSURANCE
COMPANY/HARTFORD INSURANCE COMPANY OF THE MIDWEST

Property losses under the policy Deductible need not be reported. Refer to your certificate of coverage to determine deductible for your church. However, always report any injury to persons or damage to non-church property.

PROPERTY AND BOILER CLAIMS

AGCS Marine Insurance Company – Policy #MXI93082014

Phone: 800-558-1606 Fax: 888-323-6450 (Attn: Gary Clark – Designated Claims Adjuster)

Email: newloss@agcs.allianz.com

GENERAL LIABILITY, AUTO AND CRIME CLAIMS

Philadelphia Indemnity Insurance Company/Package # PHPK1914815/Auto #PHPK1914825

Phone: 800-765-9749

Fax: 800-685-9238

Email: claimsreport@phlyins.com

Website: www.phly.com (Customers/Claim Reporting)

WORKERS' COMPENSATION CLAIMS

Hartford Underwriters Insurance Company – Policy # 37WEAC2VRV

Phone: 800-327-3636

Call-in script information located at www.greatplainsumc.org – information needed to report a WC Claim

Or CONTACT

AssuredPartners

Phone: 1-800-304-9852 or 913-831-1777 (Attention: Claims Department)

Master Policy Term: December 31, 2018 to December 31, 2019 (Property & Boiler)

January 1, 2019 to January 1, 2020 (All Other)

Please be ready to provide the following information:

- 1) Identify yourself as a participant of The Kansas East Conference Insurance Plan; except on Workers' Compensation. For Workers' Compensation, you are part of the Great Plains Annual Conference Insurance Plan.
- 2) Name of Church or Church Entity Reporting Claim.
- 3) 4 Digit Church Number (District Assigned Church Number).
- 4) Name of person and telephone number for the adjuster to contact.
- 5) Date, Time, Location of Occurrence; and a Brief Description of the Incident

Notify AssuredPartners if an Adjuster has not contacted you within 72 Hours

**DIRECTORS & OFFICERS INCLUDING EMPLOYMENT PRACTICES
LIABILITY CLAIMS MADE COVERAGE**

**SUMMARY OF INSURANCE COVERAGE
WITH
TOKIO MARINE SPECIALTY INSURANCE COMPANY (PHILADELPHIA)**

Named Insured: Churches of the Former Kansas East Conference of the United Methodist Church and Forest Park Conference and Retreat Center, Inc.

Mailing Address: P.O. Box 4187
Topeka, KS 66604

Policy Term: 12:01 a.m. January 1, 2019
12:01 a.m. January 1, 2020

Policy Number: PSD1402217

■ Annual Aggregate Limit	\$ 10,000,000
■ Sub-limit Aggregate Per "Church Entity"	\$ 1,000,000
■ D&O Retention Per Claim	\$ 2,500
■ EPLI Retention Per Claim	\$ 5,000

Defense Costs are within the Limit of Liability

D & O and E.P.L.I. Claim Reporting Procedure

If any claim is made, the Insured shall give written notice to (*) as soon as practical of:

- 1) The specific "wrongful act", and
- 2) Any consequences which have or may result there from, and
- 3) The circumstances by which the Insured first became aware thereof.

(*) Send written notice to:

Philadelphia Insurance Company
Attn: Claims Department
One Bala Plaza, Suite 100
Bala Cynwyd, PA 19004

or AssuredPartners
Attn: Claims Department
4435 Main, Suite 400
Kansas City, MO 64111

Phone: 800-765-9749
Fax: 800-685-9238

Phone: 913-831-1777
800-304-9852
Fax: 913-831-4730

PREMIUM PAYMENT

AssuredPartners will bill all premiums.

**Premium Financing is available as an option through
Imperial Premium Finance**

- **Any changes resulting in a premium difference is billed by AssuredPartners**
- **If premium is financed; return premiums will be returned to the finance company and they will credit future installments**

CERTIFICATES OF INSURANCE

❖ **Certificate Requests for Church Properties or Church Activities**

ASSUREDPARTNERS WILL FURNISH CERTIFICATES OF INSURANCE AS EVIDENCE OF INSURANCE COVERAGE TO A MORTGAGEE, LOSS PAYEE, OR OTHER ORGANIZATIONS AS REQUIRED.

YOU MUST REQUEST CERTIFICATES OF INSURANCE FROM ASSUREDPARTNERS

To request a Certificate of Insurance please provide:

1. Exact name and address of certificate holder.
2. Reason for the Certificate and the interest of Certificate Holder.
3. Date(s) and/or length of time of the event or activity.
4. Special wording when required.

❖ **Obtain Certificates of Insurance FROM OTHERS for the following circumstances:**

1. Contractors

Request all Contractors performing any work on Church properties to provide a Certificate of Insurance evidencing General Liability, Automobile Liability, and Workers Compensation insurance.

2. Person(s) or Organizations Leasing or Using the Church

Request any person(s) or non-church related organization using the Church premises or properties, such as day nurseries, meetings, classes, etc., for a Certificate of Insurance with evidence of General Liability and Workers Compensation insurance

The Certificate of Insurance that's provided to the Church should indicate proper insurance coverage, limits, and name of the insurance company, policy number, effective dates of coverage. It should also name the Church as an Additional Insured insofar as the Church's interest may appear. Upon receipt, examine the Certificate of Insurance to ascertain it includes the requested information and is deemed satisfactory **prior to** entering into an agreement with any party.

The practice of obtaining Certificates of Insurance will assist to shield the Church and Conference from claims against these person(s) or organizations, which should be funded through their own insurance. If person(s) or organizations do not have insurance protection to protect them from claims arising out of their activities, the Church / Church Entity and/or Conference may be called upon to fund their Liability and/or Workers Compensation exposures.

Please direct any questions concerning Certificates of Insurance to AssuredPartners

GENERAL QUESTIONS AND COVERGE CHANGES

Direct any questions that you may have about this Insurance Plan to ASSUREDPARTNERS by calling:

Toll free: 1-800-304-9852

Facsimile: 1-913-831-4730

Monday through Friday from 8:00 a.m. to 5:00 p.m., or send them to:

Susan J. Courtney, CIC
ACCOUNT EXECUTIVE
AssuredPartners
4435 Main, 4th Floor
Kansas City, MO 64111
Email: sue.courtney@assuredpartners.com
Direct Number: 913-236-3017

Karen Hoskins
ACCOUNT MANAGER
AssuredPartners
4435 Main, 4th Floor
Kansas City, MO 64111
Email: karen.hoskins@assuredpartners.com
Direct Number: 913-236-3015

Shelly Katoch
ASSISTANT ACCOUNT MANAGER
AssuredPartners
4435 Main, 4th Floor
Kansas City, MO 64111
Email: shelly.katoch@assuredpartners.com
Direct Number: 913-236-3016

Report any of the following coverage changes to AssuredPartners:

- ❖ Acquisition or Disposal of Property
- ❖ Vehicles - Newly Acquired or Disposed Of
- ❖ Newly Formed Ministries
- ❖ Newly Formed Church Managed Child Care Program, e.g. Day Care, Mothers Day Out, Pre-School, etc.
- ❖ New Construction
- ❖ Special Events

Direct requests for any of the following to AssuredPartners:

- ❖ Quotations for:
 - Auto Coverage (Church / Church Entity Owned or Leased Vehicles)
 - Unusual or Special Coverage Needs
 - Additional or increased amounts of coverage

- ❖ Certificates of Insurance
 - See Page 19 for guidelines