

**POLICY ON
CONGREGATION INSURANCE COVERAGE
Revised June 2009**

Canon 7: Sec.1(g) of The Episcopal Church states: "All buildings and their contents shall be kept adequately insured."

As all property is held in trust for the Diocese, and using the Church Insurance coverage limits as a model, the minimum insurance requirements as determined by the Board of Directors of the Diocese of Iowa are as follows:

COMMERCIAL PACKAGE POLICY, to include the following minimum limits:

- Buildings & Contents: Insured to Replacement Value, "All Risk" Coverage
- Commercial Crime: Minimum \$25,000
- Comprehensive General Liability:
 - Occurrence: \$1,000,000
 - Aggregate: \$5,000,000
- Employee Benefits Liability (EBL): Occurrence \$1,000,000
- Medical Payments:
 - Each person: \$15,000
 - Occurrence: \$60,000
- Sexual Misconduct Liability:
 - Occurrence: \$1,000,000
 - Aggregate: \$2,000,000

DIRECTORS & OFFICERS (D&O) POLICY, including the following liability limits:

- General Liability: \$1,000,000
- Employment Practices Liability (EPL): \$1,000,000

WORKERS' COMPENSATION POLICY:

- Bodily Injury by Accident: Each accident \$500,000
- Bodily Injury by Disease:
 - Policy limit: \$500,000
 - Each person: \$500,000

UMBRELLA POLICY, as excess over Commercial General Liability, Pastoral Counseling, Sexual Misconduct, Directors & Officers, Owned and Non-Owned Auto:

- Mission Churches will carry additional umbrella coverage through Church Insurance Agency Corporation:
 - Occurrence: \$1,000,000
 - Aggregate: \$1,000,000
- It is strongly recommended that Parish Churches carry additional umbrella coverage:
 - Occurrence: \$20,000,000
 - Aggregate: \$20,000,000

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

Congregations in Iowa that do not own or hold property must meet all insurance minimum requirements for liability coverage as provided above.

A certificate of insurance must be provided to the Diocese of Iowa upon request.