



COMMERCIAL POLICIES FOR PLACES OF WORSHIP CHECKLIST

PROPERTY INSURANCE: BUILDING AND BUSINESS PERSONAL PROPERTY COVERAGE

- Which perils are covered under this policy? Which are excluded?
- What are the deductibles?
- What is the valuation basis? – Is this a replacement cost policy? Actual cash value?
- Have I accounted for construction in progress? All detached structures?
- Do I need Ordinance and Law Coverage?
- Ask about vacant or unoccupied buildings and vandalism prevention
- Ask about making an inventory, appraisals, and fine art
- Talk to your insurance professional for routine maintenance tips and to do lists

GENERAL LIABILITY

- Verify who is covered under the policy – members, volunteers, officers
- What policy limits does your organization need? What is the per-occurrence limit? Aggregate limit?
- Ask your insurance professional if this policy is written on a claims-made basis or on an occurrence basis
- Review and understand all exclusions
- Review all parts of the policy contract with your insurance professional, review how and when to make a claim

SPECIALIZED COVERAGE AND ADDITIONAL POLICIES TO CONSIDER

- Commercial Auto Insurance for Places of Worship owned and/or non-owned vehicles
 - Workers compensation
 - Umbrella insurance
 - Active shooter
 - Cybersecurity insurance
 - Coverage for accounts receivable records – money owed to your organization and unrecoverable because of loss or damage to your accounts receivable records
 - Coverage for Fine Art
 - Private structures used as dwellings, not parsonage units
 - Theft/vandalism (and rewards for information)
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