

The Episcopal Diocese of West Tennessee

Minimum Insurance Requirements

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; the minimum insurance requirements as determined by the Council of Trustees of the Diocese of West Tennessee are as follows:

COMMERCIAL PACKAGE POLICY, to include the following minimum limits:

- Buildings, Organs & Contents Insured to Replacement Value
- Earthquake Coverage Insured to Replacement Value
- Fine Arts / Stained Glass \$1,000,000
- Flood Coverage \$1,000,000 (based on church location to flood exposure)
- Comprehensive General Liability Occurrence \$1,000,000 Aggregate \$5,000,000
- Pastoral Counseling Liability Occurrence \$1,000,000 Aggregate \$5,000,000
- Employee Benefits Liability (EBL) Occurrence \$1,000,000 Aggregate \$1,000,000
- Medical Payments Each person \$15,000 Occurrence \$30,000
- Sexual Misconduct Liability Occurrence \$1,000,000 Aggregate \$2,000,000
- Crime / Employee Dishonesty Occurrence \$50,000 (minimum)

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

- Directors' & Officers \$1,000,000
- Employment Practices Liability (EPL) \$1,000,000 (including Sexual Harassment)

WORKERS' COMPENSATION POLICY (including supply clergy)

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

UMBRELLA POLICY (Excess Liability)

As excess over Commercial General Liability, Pastoral Counseling, Sexual Misconduct, Directors' & Officers, Owned Auto, Hired and Non-Owned Auto and Workers Compensation.

- Occurrence \$1,000,000 Aggregate \$1,000,000