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