Parish Insurance Coverage Policy

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 Arizona are as follows:

COMMERCIAL PACKAGE POLICY, to include the following minimum limits:

- **Buildings & Contents**
  - “All Risk” Coverage
  - Insured to Replacement Value, Diocese of Arizona named as Loss Payee

- **Flood Coverage**
  - properties in Flood Zones A or D
  - Insured to Replacement Value

- **Commercial Crime**
  - Minimum $25,000

- **Comprehensive General Liability**
  - Occurrence $1,000,000, Aggregate $5,000,000
  - Diocese of Arizona named as Additional Insured

- **Punitive Damages Coverage**
  - Occurrence $1,000,000

- **Pastoral Counseling Liability**
  - Aggregate $5,000,000
  - Occurrence $1,000,000

- **Employee Benefits Liability (EBL)**
  - Aggregate $1,000,000
  - Occurrence $1,000,000

- **Medical Payments**
  - Each person $15,000
  - Occurrence $60,000

- **Sexual Misconduct Liability**
  - Aggregate $2,000,000
  - Occurrence $1,000,000

Updated 1/25/2011
DIRECTORS & OFFICERS (D&O) POLICY including the following liability limits:

- General Liability $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
  Each person $500,000

UMBRELLA POLICY (optional)

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

- Occurrence $1,000,000 Aggregate $1,000,000
- Occurrence $4,000,000 Aggregate $4,000,000
- Occurrence $10,000,000 Aggregate $10,000,000

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