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

All property is held in trust for the Diocese.

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

**Commercial Package Policy**, including the following coverage and liability limits:

- **Building & Contents Blanket** Included
- **Flood** Included
- **Fine Arts** $1,000,000
- **Comprehensive General Liability** Occurrence $1,000,000, Aggregate $5,000,000
- **Medical Payments** Each person $25,000
- **Sexual Misconduct Liability** Occurance $1,000,000, Aggregate $2,000,000
- **Pastoral Counseling Liability** Occurance $1,000,000

**Hired & Non-owned Auto Liability** $1,000,000

**Fidelity Crime Coverage** $25,000

**Directors & Officers (D&O) Policy**
- **General Liability** $1,000,000
- **Employment Practices Liability** $1,000,000

**Umbrella Policy – Optional but Recommended**
- **Excess over underlying limits** Occurance $1,000,000, Aggregate $1,000,000
- **Underlying Umbrella Coverages** Limit $1,000,000

*(CGL, Non-owned Auto, Sexual Misconduct, Pastoral Counseling & Directors, Officers’ & Trustees)*

**Workers’ Compensation Policy**
- **Employers Liability – Ohio Stop Gap Limit** $1,000,000