

## Houses of Worship

Our product is designed to meet the needs of all types of religious faiths and denominations by providing tailored package options of general liability, professional liability and property.



### Eligible Risks:

- All types of religious organizations, faiths and denominations
- Community, start-up, storefront and inner city locations
- Owned day care, soup kitchen, food bank or thrift store operations
- Property up to \$10,000,000 total insured value per location (subject to territory restrictions)
- Liability up to 100,000 square feet per location

### Product Advantages:

- Optional pastoral professional and abuse and molestation coverages each up to \$1,000,000
- No liability deductible
- Fundraisers, special events and outreach activities are automatically included
- Hired and non-owned auto liability coverage available in most states
- Replacement cost, special cause of loss and theft coverage available
- Property enhancement endorsements and equipment breakdown coverage options

### Business Resource Center Advantages:

- Volunteer background checks
- Human resource consulting services
- Payroll processing services
- Cyber risk services

### Claims Examples:

**Property:** A fire destroyed a church sanctuary and administrative offices resulting in smoke and water damage to the structure and contents. In addition to repairing the building and replacing fixtures, furnishings and equipment, the church needed to rent space for worship services until renovations were complete.

**Liability:** After a religious service, a congregant walked outside, tripped on the sidewalk and fell down a flight of concrete stairs. Injuries resulted in a concussion and strained ligaments.

### Additional Advantages:

- Unsurpassed service with a sense of urgency and care
- Same day or next business morning claims acknowledgement
- Policyholders have access to many free and discounted services through our Business Resource Center that will assist in growing and protecting their business
- Carriers are members of the Berkshire Hathaway Company

Email submissions to [commercial@devonparkspecialty.com](mailto:commercial@devonparkspecialty.com)

*This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.*