

**Frequently Asked Questions
About the GNJAC Insurance Program
(1/1/2015-1/1/2016)**

The following information is meant to supplement the Summary of Coverage booklet, not replace it. Coverage forms, conditions, and exclusions will still apply.

1. What is my church building insured for in the event of a fire?

Each church has the blanket property limit listed on its Master Certificate available at the time of loss. If the church's total blanket limit is exhausted as a result of a covered loss, an additional 25% of the blanket limit is available for "building" or "personal property" claims. The insurance will only pay up to the applicable policy limit for any one covered loss. Master Certificates are mailed to each church yearly in December. Please review your blanket limit every year and contact Sovereign Insurance if anything needs to be amended.

2. What should I do if I want to change the insured value of my building(s)?

Our recommendation is to hire a licensed and insured appraiser to conduct a full replacement cost survey/appraisal of your buildings. Once the appraisal is complete Sovereign Insurance will review the report and adjust the building values as needed. Sovereign can also provide you with a quote for any building value change. Any and all appraisals are done at the expense of the church.

Below are two appraisal companies we recommend:

Mutual Inspection Bureau	800.227.0232	http://www.mibinc.com/Products/Valuations.aspx
Industrial Appraisal Company	800.245.2718	http://www.indappr.com/index.php

3. Do we have flood coverage?

No. Flood coverage is excluded from the church's property insurance coverage. Water seepage, tidal surges, or surface water overflow into a building are also excluded under the Conference Insurance Program. Flood coverage is offered by the National Flood Insurance Program and can be purchased on a building by building basis. The maximum limit per commercial building is \$500,000 for the building and \$500,000 for contents. There is limited coverage for contents in a basement. All coverage is actual cash value, not replacement cost. Please contact Sovereign Insurance to request a quote.

4. When should I obtain a certificate of insurance?

A certificate of insurance should be obtained from any person or outside organization that wants to use the Church's property, or is doing working on the Church's property. Examples are contractors coming in to construct, repair, or do any work at the church, the person who cuts the grass, snow removal, an outside group using the church for a meeting place/event (see 5c), etc. In addition to asking for the certificate of insurance, the Church must be listed as an additional insured on that person's policy. The third party should have limits that are similar to your own; in this case \$1,000,000 per Occurrence/\$3,000,000 Aggregate should be sufficient. Sovereign will gladly review any certificates you receive to ensure sufficient limits and proper coverage/wording.

5. What do we need to know about third party usage of our church building?

a. Is a church covered if a third party uses a church building?

Yes. The church's liability policy will respond to a claim that arises as a result of an incident that occurs on our property. It is the hope that the third party will have their own insurance and have named the church as an additional insured, but in the absence of such, it is possible that the conference plan will become primary in protecting the church. **The third party is not covered by the church's insurance.**

b. Who is covered?

- The church entity as a named insured
- All officers, trustees, etc. as named insureds
- All church members and volunteers as additional insured.
- If litigation arises out of a third party usage of the church building and the church or any of its members are included, they will be covered (defended) under the conference plan

c. Who should we allow to use our building?

We do want to "limit" third party usage of our facilities to the extent that they bring additional liability exposures to our property. A church should always consider what type of activity the third party will be undertaking. Examples typical for churches include: Day Cares, After School Programs, Athletic leagues, Drug and Alcohol counseling, Computer Training and New Churches. The key in each situation is to evaluate the risk.

The church must require each third party to provide proof of general liability insurance and workers compensation (if they have any paid employees) via a certificate of insurance. On that certificate, the name of your church must be listed as an "additional insured." In essence this makes the third party's insurance primary and the Conference Insurance Plan secondary. If the usage is going to be on a more permanent basis (i.e. a full time nursery school) then it would be wise to have a lease agreement (contract) that clearly stipulates the responsibilities of both parties. In that instance, we should discuss matters like indemnification, hold harmless agreements, waivers of subrogation, adequacy of limits and notice requirements.

Churches are also often approached about using their building for one-time events such as a wedding reception, birthday party, or graduation celebration. Again, the church should evaluate the risk of the event in light of the church's policies and overall ministries. A certificate of insurance naming the church as additional insured is always recommended. Since this type of use of the church is usually at an individual's request, their homeowner's policy may provide this coverage. For larger events, it may be appropriate to ask the individual to obtain one-day event insurance. Minimally, the church should ask the organizer of the event to sign a Hold Harmless Agreement. If there is difficulty in obtaining event insurance, please contact Sovereign Insurance to obtain a quote.

d. A sample Hold Harmless Agreement is included in the back of the Summary of Coverage Booklet.

e. Can we add a 'rider' to our policy to cover any third party?

No, a 'rider' is a life insurance policy term and does not apply to the GNJAC Property Insurance Program. Also no third party can ever be covered under the church's insurance.

6. We have repairs that need to be done to our building. Are there any guidelines on hiring a contractor/electrician/clean-up service, etc?

Yes. For any group/business/contractor coming to do work at the church they must provide you with a certificate of insurance naming the church as an additional insured. Their certificate must at minimum show proof of General Liability and Workers Compensation insurance. The recommended minimum limits are \$1,000,000 per occurrence, \$3,000,000 aggregate, and statutory workers compensation limits. The certificate must be received ***PRIOR*** to the start of work. Sovereign will gladly review any certificates you receive to ensure sufficient limits and proper coverage/wording. Also it's extremely important that any agreement between the church and contractor should be reviewed by the church's legal counsel. In that agreement the church should not agree to hold harmless or indemnify, defend, agree to cover or assume liability for the contractor, and/or any subcontractors working on their behalf, or waive your right of subrogation. Please contact Sovereign Insurance with any questions.

Any contractor/repair service must cover their employees/operations as well as any and all subcontractors hired to do work at the church on their behalf. All contractors and subcontractors must have at minimum the liability limits indicated above, the state statutory workers compensation benefits, and the following employers' liability limits:

Bodily Injury by Accident - Each Accident	\$100,000
Bodily Injury by Disease - Policy Limit	\$500,000
Bodily Injury by Disease - Each Employee	\$100,000

7. Our church is thinking of entering into a lease agreement with a third party group/company. What do we need to do?

The most important thing is to have any contract fully reviewed by an attorney before you agree to any type of lease or agreement with a third party. With regards to insurance there are certain rights that the church should not waive and certain insurance requirements that must be included in any contract. Sovereign will be happy to review and advise the church on how to proceed with any of the insurance requirements in a contract the church receives. The recommended minimum limits are \$1,000,000 per occurrence, \$3,000,000 aggregate, and statutory workers compensation limits. **It is extremely important to have the insurance requirements reviewed BEFORE any contract is signed.**

8. What is an additional insured?

If the Church is listed as an additional insured on someone else's policy that means that the church will be afforded coverage under the other entity's policy for claims that arise out of that person's wrongdoing. For example, if a contractor came to the church to do roof repairs and carelessly left a ladder in the way and someone tripped, then the Church would be provided with primary protection under the contractor's liability coverage. The Church's policy would provide secondary coverage if it were necessary.

9. Our church is hosting an event at another location, they are requesting proof of insurance/a certificate of insurance, what do I need to do?

Contact Sovereign Insurance at 800.222.4478 and advise the receptionist that you need proof of insurance and/or a certificate of insurance. You can also e-mail certificate requests to info@sovinsurance.com. Please make sure you have as much information about the event as possible including but not limited to: the location of the event, date(s) of the event, event name, number of participants/attendees, list of activities, how the certificate holder needs to be listed (their name and address, etc.). To ensure that your request is handled in a timely manner please contact Sovereign Insurance as soon as you become aware that your church needs a certificate/proof of insurance.

A Certificate of Insurance Request Form is also included in the coverage Summary Booklet. This can also be used to expedite your request for a certificate of insurance.

10. What care needs to be taken for a church-owned building that is vacant or unoccupied?

If a church-owned building is vacant or unoccupied, it is extremely important that it continue to be properly maintained. The following measures must be done when a building becomes vacant or unoccupied:

- Contact Sovereign Insurance immediately to let us know the building is vacant or unoccupied and what the church's long term plans for the building are
- Lock all entry ways into the building
- Provide an adequate level of heat (55 degrees Fahrenheit or above) and properly drain and insulate all pipes or turn off all water entering into the building and properly drain and insulate all pipes. **Failure to maintain heat could result in a denial of a claim if a loss occurs**
- Maintain adequate outdoor lighting
- Keep the yard clean, free of debris, and keep the grass and weeds in check
- Conduct AT LEAST weekly inspections of the interior and exterior of the building.

PLEASE NOTE: If a church owned building has been vacant for 120 consecutive days or longer the following losses are excluded:

- Vandalism;
- Sprinkler leakage, unless you have protected the system against freezing;
- Building glass breakage;
- Water damage;
- Theft; or
- Attempted theft.

Vacant means the absence of both people and furniture, or not containing the contents customary to occupancy of the building. If you have a building that will be vacant for 120 consecutive days or longer please contact Sovereign Insurance to discuss replacement coverage on that property.

11. If we experience a loss, what should we do?

Call Sovereign Insurance Group at once. Timely reporting of claims is crucial. Even if your church is uncertain about an event that has occurred that may not yet become a claim you should still report the incident to Sovereign Insurance immediately. During normal business hours, call 800.222.4478 and ask for Tiffany Lupo. After hours and weekends, call:

- Mercer Insurance (property, liability, auto losses) at 800.235.8784
- Church Mutual Insurance (workers compensation loss) at 800.554.2642 option 2

If you have any additional questions, comments or concerns, again, please call Tiffany Lupo. She will guide you through the process with the claims adjusters.

12. What information do I need to report a claim?

Regardless of what information you have, it is very important to report a claim as soon as possible. Our account manager will discuss the claim with you and advise you how the claim will be handled. If additional information is needed, we will advise you regarding how to collect the data. Sovereign does not adjust your claim, nor do they make judgment on what is or is not covered; that is solely at the discretion of the carrier.

When you call to report the claim please have the following information:

- EXACT Date claim/damage occurred on or when you noticed the damage
- Who or what was involved (i.e. church building, or youth member's name that was injured, etc)
- Contact Person's name and phone number from the church who will be in contact with the insurance company to discuss the claim, arrange inspections, etc
- If you need to submit a Workers Compensation claim please contact Sovereign Insurance as there is a state specific claim form that needs to be completed to report a workers compensation claim

The Conference Trustees would like to stress that churches report all possible claims in a timely manner. Failure to immediately report a loss and failure to protect the property from further damage after a loss can delay the adjustment of your claim and may jeopardize your coverage for the damage under the policy.

13. What is General Liability?

General Liability insurance provides the Church with protection for claims the Church is legally obligated to pay for bodily injury or property damage to another party arising out of the activities of the church. Defense Costs are part of general liability coverage, and are "in addition to" the limit of liability; therefore the cost of defense does not reduce the amount available to pay a judgment.

Example: A visitor to the church slipped and fell on the sidewalk out in front of the church and was injured. The visitor might sue the church for a negligent activity, or poor maintenance of the grounds.

14. Who is covered under the General Liability Insurance?

General Liability provides coverage for your members, clergy, elected or appointed officers and board members, employees, volunteers and most organizations are under the direct and active ownership and control of the church.

15. What is our General Liability Limit?

Each church has a \$2,000,000 limit per occurrence and \$4,000,000 aggregate limit for General Liability claims. The church also has the Conference-shared Umbrella, see question 16.

16. What is an Umbrella Policy?

An Umbrella Policy provides an additional layer of liability insurance to protect the church from liability claims that exceed the primary General Liability, Automobile Liability and Employers Liability limits. The church has a

Conference *shared* limit of \$10,000,000 with a \$10,000 self insured retention. Umbrella liability does not extend over any form of property insurance.

17. What is Excess Liability Insurance?

The Excess Liability policy provides additional coverage over the Umbrella policy. The Conference shared aggregate limit is \$15,000,000. Excess liability does not extend over any form of property insurance.

18. Does our pastor need his/her own personal insurance?

YES. The church's insurance only protects the parsonage building and the church-owned contents within the parsonage. A pastor residing in a church owned parsonage **MUST** purchase renters insurance to cover their personal liability and their property/contents, no coverage is afforded to them or their property under the church's insurance. Sovereign Insurance can provide quotes for a renter's and personal liability insurance policy.

Also, if the church pastor has an automobile registered in the pastor's name, this vehicle would need to be covered by the pastor's own auto insurance. Only vehicles that are titled/registered to the church can be covered under the Master Insurance Program.

19. Our church plans to start a building project. Does Sovereign Insurance Group need to know?

Yes. The construction or significant renovation of a building requires a particular type of insurance called Builders Risk. This insurance provides property coverage for a building under construction, and is separate from the insurance that would be carried by the builder or contractor actually doing the work. The church should notify Sovereign Insurance Group with the date the project will begin, an estimated date of completion, the type of construction being done, and the total cost of the project (additional information may be needed). When the project is done, likewise, Sovereign Insurance Group should be notified to drop the Builders Risk coverage, and to add the completed building to the church's property coverage.

In addition to purchasing Builders Risk to cover your property you must also ensure that the contractor and any subcontractors doing the work have the property insurance in place and are providing the church with adequate protection under their insurance. Please refer to question number 6 for more information or contact Sovereign Insurance.

20. Does our church have a windstorm deductible?

Your church may have a \$7,500 windstorm deductible. Please refer to your Master Certificate of Insurance, which is mailed to the church every year at program renewal. Please contact Sovereign Insurance if you need another copy.

21. What coverage is provided for claims arising out of allegations of sexual abuse and molestation?

The policy provides coverage to claims arising out of sexual abuse and molestation. This is a very delicate issue and any incidents should be reported to Sovereign Insurance Group immediately. Please follow the following guidelines when reporting an incident:

- Notice must be given to Sovereign Insurance Group within 30 days of any circumstance which is likely to result in a claim or suit alleging sexual abuse. If a claim or suit is brought against any insured, you must notify Sovereign immediately. Failure to do so could void your coverage.
- The notice should include, to the extent possible:
 - How, when, and where the occurrence took place.
 - The names and addresses of any injured person and witnesses.
 - The nature, location, and extent of any injury or damage arising out of the occurrence.
- **No one should offer a payment or settlement to the injured person without the consent of the insurance company. Failure to follow this guideline may result in voiding the insurance coverage.**

Coverage is provided as a part of the General Liability Coverage Form. Coverage is offered for defense and indemnification of the corporate entity with limited coverage offered to the alleged perpetrator. Mercer Insurance will defend the alleged perpetrator until they are found to be guilty or admit guilt. Mercer will not ever pay a judgment on behalf of the alleged perpetrator.

Each Occurrence	\$2,000,000
Aggregate Limit	\$4,000,000

It is recommended that thorough background checks be made of all clergy and employees as well as volunteers who regularly supervise youth activities. In addition, each church should have a written Sexual Misconduct Policy which, at a minimum, outlines their position on sexual misconduct, provides details on how to reduce their exposure, and identifies specific steps concerning how to respond in the event of an allegation.

Please note that in the event of a suspected claim involving sexual abuse, it is the church's responsibility to provide **timely reporting**. It is important that the church does **NOT** attempt to settle or resolve the matter without the consent of the insurance company. Failure to properly notify the insurance company will put the church at risk of voiding their coverage.

Upon Request Sovereign can provide a sample Sexual Misconduct Policy for your review.

Information on Safe Sanctuaries can be found online at <http://www.gnjumc.org/pages/detail/316>

22. Our church is planning a fair where we will have various activities and rides. Do we need to do anything regarding our insurance?

Yes. A church fair, depending on the size and nature of activities, may be a covered activity under the church's insurance program. However, whenever the church engages outside vendors or contractors, a certificate of insurance must be obtained from each of them, naming the church as an additional insured. In the event of a claim, the vendor's or contractor's own insurance would then respond first, prior to the church's insurance.

a. What if we have a moon bounce at a fair/event?

Coverage is provided for bodily injury, personal injury, or advertising injury if the moon bounce is temporarily leased or rented by the church during a church sponsored event. There is no coverage for a moon bounce if it is owned by the church.

23. Our church has an underground storage tank. Is it covered?

No. Underground storage tanks are specifically excluded from the church's liability insurance coverage. The policy also does not cover the removal of an oil tank nor does it cover the clean up or soil remediation if the tank leaks. Limited insurance coverage is available from specialty carriers, with the church's fuel supplier probably being the best source to recommend a local provider. These tank policies provide coverage for contamination remediation for the ground surrounding a leak in an underground tank. However, these policies typically do not provide coverage for fuel leaks that reach bedrock or the water table. If you have difficulty finding coverage for your underground storage tank, please contact Sovereign Insurance for a quotation.

24. If the Church Youth Group sponsors a trip, what coverage is provided?

General Liability is provided for claims arising out of bodily injury or property damage to another party while the Group is attending the function. This coverage protects church directors and officers, members, employees and volunteers for their activities while at the church-sponsored event. This coverage is provided for trips and activities anywhere in the continental United States.

25. Our church is planning to do a mission trip that involves construction such as rehabing homes, building repair, Habitat for Humanity, roofing, etc. What coverage do we have?

The trip is covered for General Liability but due to the frequency of claims when conducting construction work, we strongly recommend the church purchase an accident and health policy to cover the medical payments if anyone were to be injured. Please contact Sovereign Insurance for more information.

26. What Coverage is provided for Church sponsored trips outside of the United States?

Foreign Liability coverage is excluded under the policy but if a suit against the church is brought inside the United States then the policy will respond. Also Medical Payments and Workers Compensation coverage outside of the United States is excluded.

Example: The Church travels to Mexico to participate in a service project. If a church member were injured on that trip and required medical care, the payment of their medical services is excluded under the church's policy.

Please contact Sovereign Insurance if you are interested in purchasing a foreign liability or foreign accident policy to cover a trip outside of the United States.

27. Who is covered for handling church money?

The Employee Dishonesty limit is \$100,000 for losses arising out of dishonest handling of the church money. Coverage is provided for Directors & Officers, employees and volunteers.

28. Who is protected under the Directors and Officers Liability Policy?

The policy extends protection to the Church, Church Directors and Officers, Church employees and Church volunteers for allegations arising out of the mismanagement of church activities. The policy includes liability coverage for allegations of employee discrimination, harassment, and wrongful termination. The policy only covers "non-profit" organizations under the direct and active ownership and control of the church. If your church operates any "for-profit" organizations (day cares, thrift stores, etc) they are not covered under the policy. Please contact Sovereign Insurance to discuss obtaining coverage for these entities.

29. Who is covered for Workers Compensation Insurance?

Any paid full or part time church employees. There is no coverage available for volunteers.

30. What am I entitled to if I am injured on the job as a church employee?

Payment for medical treatment and loss of wages, subject to the State's benefits levels.

31. What automobile coverage is included in the Master Insurance Program?

The policy provides \$1,000,000 automobile liability protection for claims arising out of Non-ownership Automobile Liability and Hired Automobile Liability. Non-ownership Automobile Liability protects the Church for automobile liability arising out of the use of non-owned vehicles (such as a volunteer's vehicle) used in conjunction with a church sponsored activity. No coverage is provided to the owner of the vehicle they must refer to their Personal Automobile Policy. Hired Automobile Liability protects the Church for automobile liability arising out of the use of rented or hired vehicles used in conjunction with Church sponsored activities.

32. Can we obtain Automobile Insurance for Church-owned vehicles under the Master Insurance Program?

Yes, you can obtain voluntary coverage under the Conference-wide Insurance Program. All church-owned vehicles are eligible for this coverage.

33. Our Church needs to rent a van for a Church sponsored trip. Do we have coverage for this?

Your policy provides you with \$1,000,000 Liability coverage for Hired Autos. The policy also provides coverage for Hired Car Physical Damage up to \$50,000 with a \$100 comprehensive and \$500 collision deductible. You should review the documentation provided by the rental agreement as they are often very restrictive. We still recommend that the church purchase the physical damage coverage offered by the rental company.

34. Our Church is taking a mission trip and a few of the members of the congregation would like to drive their own vehicles. Would they be covered under our policy?

The members can certainly drive their own vehicles on the trip. They should understand that in the event of an accident they would be covered under their own personal automobile policies, not the Church's. The church should also collect proof of insurance from the members to ensure they have coverage in force and carry adequate liability limits.

35. Our Church plans to organize members to carpool to and from church and/or church events? Is that covered?

The Non-Owned Automobile insurance provides liability protection for claims arising out of non-owned vehicles used in conjunction with a church sponsored activity. **This coverage is only afforded to the church** and provides no liability or physical damage coverage to the members who use their personal vehicles on church business.

Anyone using their personal vehicle on church business should understand that *their personal insurance*, NOT the church's insurance, will respond to any bodily injury, physical damage, or property damage resulting from an accident that occurs.

In an attempt to reduce the risk associated with operating a vehicle for any ministry or operation where members will be using their own personal vehicle the church should obtain the following information:

- Copy of the vehicle owner's personal auto insurance showing their liability limits and that they have coverage in force
- Copy of the operator's driver license
- Confirmation that the driver has had no moving violations or accidents in the last three years
- Drivers should be between the ages of 25 and 70.
- All operators/drivers should sign a release of liability agreement with the church

36. Who is allowed to drive a church-owned vehicle?

It is often discovered after a claim is submitted that the driver of the church vehicle involved in an accident was not listed as a church driver on the church's Driver's List. The lack of an updated list of drivers exposes the Conference Insurance Plan to greater liability risk since they cannot check the driving records of all drivers using the vehicle(s). **Failure to list all possible drivers on your policy, of church vehicles may lead to increased premiums and cancellation of coverage.**

Please inform Sovereign Insurance Group of any changes to your church's driver list, whenever they occur. For each driver, please report their name, driver's license number, date of birth, if they will drive the vehicle(s) three or more times a month, and if they have a Commercial Drivers License (CDL). Also if your church has a vehicle with 16 or more passengers (including the driver) please check with your state department of motor vehicles/transportation for driver's license requirements to operate the vehicle.

37. Can we lend our church vehicle to another church or organization?

NO, your policy is only written and rated for your church's use of your owned vehicles by your authorized drivers. Lending a vehicle to another organization or group is violation of the policy terms and conditions and could jeopardize your future insurability and/or increased premiums.

38. My boiler needs to be inspected. What should I do?

An inspection appointment can be made with Mutual Boiler Re (MBR) a member of FM Global. They can be reached at 866.594.1257. Please be aware that there will be a certificate charge mandated by the State. This charge will be at the church's expense.

39. Our Church plans to purchase a new building. Does Sovereign Insurance Group need to know?

Yes, any change, whether an addition or a deletion, should be reported to Sovereign Insurance Group immediately. This will guarantee that the change is insured properly and the appropriate debit or refund processed.

40. My church's shed was not listed on the church's List of Covered Locations. Is it covered?

Yes. Buildings that have a replacement cost of \$25,000 or less are considered to be appurtenant structures by Mercer Insurance, and are automatically included in your property insurance blanket limit. However, any buildings valued at more than \$25,000 must be listed to have coverage. If you have any questions about any church-controlled buildings that are not listed, please contact Sovereign Insurance Group.

41. Our church is thinking about purchasing a defibrillator, is there coverage for this exposure under the insurance program?

Yes for General Liability. However for coverage to apply users must have participated in a training program prior to operating the machine.

42. Are we covered under our General Liability if we have volunteers paint our two story church/building?

Again the General Liability insurance provides the Church with protection for the claims the Church is legally obligated to pay for bodily injury or property damage to another party arising out of the activities of the church. But because of the substantial increased risk for a catastrophic loss to occur such as serious bodily injury including but not limited to paralysis, loss of limb, loss of life, etc. **we strongly recommend against volunteers painting or doing any type of maintenance work above one story.**

In any instance where any activity such as painting, tree trimming, or roofing, that will be above one story we recommend the Church hire a licensed and insured professional to perform that service, and to obtain a certificate of insurance naming the Church as an additional insured from them.

43. A tree fell on our property is its removal covered?

If a tree or limb falls due to wind, hail, ice, sleet, or snow and the tree does not cause damage to any covered property (i.e. church building, church owned shed or fence) then there is no coverage for its removal under the policy. If the tree/limb does damage covered property then there is coverage for removal of the part of the tree that is on covered property. Contact Sovereign Insurance immediately to report a claim.

44. A tree is in danger of falling on our property, will the insurance cover its removal?

No, the insurance will only cover losses that are sudden and accidental. It will not cover regular or preventative maintenance to your property. Also under the policy terms and conditions the church has a responsibility to maintain and secure the property from any known dangers/hazards. Failure to do so could exclude coverage for a loss.

45. A tree on the church's property fell and hit our neighbors fence/fell on a members car while they were parked in the church's parking lot is that covered under the church's insurance?

No any damage to your neighbor's property or to a member's vehicle is covered under their homeowner's insurance or personal auto insurance. A tree falling is considered an act of God as such the church's insurance is not responsible for any damage

46. Our church plans to start a homeless shelter, what do we need to do?

Using the church as a shelter presents an increased risk of loss. Depending on the number of days the church will be used as a shelter there may be a premium charge to add coverage. The charge only applies to church owned and controlled shelters and third party shelters where no certificate of insurance naming the church as an additional insured is provided. **Please contact Sovereign Insurance immediately if you plan to start a shelter or plan to allow another group to use any church owned properties as a shelter.**

47. Who should I call if I have a question about my insurance?

Contact: Tiffany Lupo, Senior Account Manager
telephone 800.222.4478 ext 3389
fax 610.535.3810
email TiffanyL@sovinsurance.com

48. Who should I call if I need a certificate of insurance, evidence of insurance, proof of insurance for an event/copier/trip?

Contact: Joetta Mooney, Assistant Account Manager
telephone 800.222.4478 ext 3387
fax 610.535.3810
email JoettaM@sovinsurance.com

You can also complete the Certificate of Insurance Request form found in the Coverage Summary Booklet and fax or e-mail that request directly to Sovereign Insurance Group.

49. Who should I call if I have a billing question about my insurance?

Contact: Greater NJ Annual Conference of the UMC
Barbara Gruezke, Insurance Coordinator
telephone 732.359.1000
email insurance@gnjumc.org

50. Why does our Conference mandate a property and liability insurance program?

There are two basic reasons. First, according to the Trust Clause, The Book of Discipline, 1996, paragraph 2501, all property is held in trust for The United Methodist Church. The Conference Board of Trustees, in order to ensure that all properties are fully insured, has instituted the Conference Insurance Plan. This guarantees that all United Methodist properties held by the Conference and the local churches are adequately covered (full replacement value and with sufficient liability coverage) for the least amount of money.

51. What changes to church operations must be reported to Sovereign?

The following outline a few specific events or situations that necessitate communication from the local church in a timely manner. Please contact Sovereign **immediately** when any of the following occurs:

- When you have knowledge of the actual occurrence of a claim.
- When buildings become vacant or unoccupied.
- When buildings are sold.
- When you acquire new buildings.
- Planned new building construction, addition, or renovations to existing buildings.
- Major acquisitions to contents such as carillon systems, organs, etc.
- Newly formed ministries or child care programs. Or closure of a child care program.
- Addition or deletion of vehicles if you participate in the Automobile Insurance Program.
- Mission trips both overseas and domestic.
- Change in church contact information, mailing address, phone number, e-mail, etc.
- Insurance contact personnel change

52. What items are NOT COVERED under the insurance policy? **THIS IS NOT A COMPLETE LIST OF POLICY EXCLUSIONS, OTHER EXCLUSIONS MAY APPLY.**

- Regular or preventative maintenance to your property
- Flood (including but not limited to overflow of surface water, tidal water surges, and seepage)
- Wear and tear, decay or deterioration, dry or wet rot
- Fungi, mold, mildew, or lead contamination
- Underground Oil/Fuel Storage Tanks
- Earthquake
- Pastors' Personal Insurance - including Automobile
- Property not owned by the church
- Church events not under the direct control and supervision of the church
- Accidental Death and Dismemberment
- Health Insurance
- Life Insurance
- Disability Insurance
- Foreign Liability and Medical Payments for church events and mission trips outside of the continental United States
- Cyber, Network, and Media Liability
- Trampolines, moonbounce, inflatable, or jump houses owned by the church
- For-profit organizations/ministries
- Day care or child care groups not under the direct, complete, and active control of the local church

**Churches experiencing difficulty in obtaining coverage for any of the above categories may contact Sovereign for assistance.

53. Who is Sovereign Insurance?

Sovereign is our agent and program administrator. They are your first point of contact for all insurance related questions, except billing. For billing questions please contact Barbara Gruezke the Conference Insurance Coordinator at (732)359-1000.

54. Who is my Insurance Company?

The insurance company for the Package, Umbrella, Hired and Non-Owned Auto, and Directors & Officers/Employment Practices Liability policies is ***Mercer Insurance Company a member of United Fire Group***. The insurance company for Workers Compensation is ***Church Mutual Insurance Company***. The insurance company for the Excess Liability policy is ***ASPEN Specialty Insurance Company***. In the event of a claim the insurance company will assign an adjuster and make all coverage determinations.

55. What is my policy number?

Policy numbers vary by the state your church is located in. You can find your policy number on your church's Master Certificate of Insurance or in the Coverage Summary Booklet both documents are sent to the church at every renewal. The Coverage Summary booklet is also online at: <http://www.gnjumc.org/pages/detail/403>

56. Where I can obtain a copy of the...

- Coverage Summary Booklet: <http://www.gnjumc.org/pages/detail/403> or contact Sovereign Insurance
- FAQ: <http://www.gnjumc.org/pages/detail/404> or contact Sovereign Insurance
- Workers Compensation Audit Form: <http://www.gnjumc.org/pages/detail/407>
- Master Certificate of Insurance: Contact Sovereign Insurance
- List of Covered Locations: Contact Sovereign Insurance
- Values of Church Owned Buildings & Equipment: Your Covered Locations Schedule that is mailed to the church each December, or contact Sovereign Insurance
- Copy of Insurance Policy: Contact your District Superintendent or the Conference Headquarters
- Certificate of Insurance: Contact Sovereign Insurance
- Evidence of Property Insurance: Contact Sovereign Insurance