

Church Coverage



INSURANCE INFORMATION

BUILDING COVERAGE

- Replacement cost or depreciated value
- Accidental breakage of glass and signs

CONTENTS COVERAGE

- Property of clergy and others while on premises
- Includes religious articles and equipment
- Optional sewer/sump backup coverage

LOSS OF INCOME COVERAGE

- Replaces income lost as a result of insured damage to property (less expenses which did not continue)

PUBLIC LEGAL LIABILITY

- Premises coverage (slip and fall)
- Congregational activities
- Optional professional liability
- Optional protection for church entity against allegations of abuse
- Optional directors and officers liability coverage

*HIGHLIGHTS ONLY. Actual policy wordings govern.
Coverage availability subject to underwriting eligibility.*

WHY INSURE WITH A MUTUAL?

WE'RE YOUR NEIGHBOURS

- We understand your needs
- Focused on rural Ontario

FOCUS ON POLICYHOLDER INTERESTS

- Ontario's Mutuals are owned & directed by their policyholders, and operate with a "member value" philosophy

STRENGTH IN COMPANIES

- Ontario's Mutuals back each other through our own Guarantee Fund and Reinsurance company
- Collectively our system is one of the most financially secure insurance networks
- Ontario's Mutuals are 100% Canadian and fully licensed to operate in Ontario.

LOSS PREVENTION SERVICE

- On site inspections
- Promoting safety & awareness in the community
- Fire extinguisher program