

**West Ohio Annual Conference
Local Church Insurance Recommendations**

The 2016 Book of Discipline, Par. 2533.2 requires local church trustees to annually review and report on the adequacy of local church property and liability insurance coverage *"to ensure that the church, its properties, and its personnel are properly protected against risks."* In an effort to provide further local church guidance, the General Counsel on Finance and Administration (GCFA) developed and recommends the coverage levels below for a *typical* United Methodist Church. The West Ohio Conference Board of Trustees affirms this guidance from GCFA and encourages West Ohio local churches to strongly consider these recommended coverage levels.

Type			
Building, Organs & Contents		Replacement Value/	"All Risk"
Fine Arts	\$25,000 or	Replacement Value	
Liability Coverage		<i>Occurrence</i>	<i>Aggregate</i>
Comprehensive General Liability		\$1,000,000	\$3,000,000
Pastoral Counseling Liability		1,000,000	3,000,000
Hired and Non-owned Auto Liability		1,000,000	3,000,000
Employee Benefits Liability (EBL)		1,000,000	3,000,000
Medical Payments		10,000	
Sexual Misconduct Liability		1,000,000	2,000,000
Crime/Employee Dishonesty		25,000	
Directors' & Officers (D&O)		1,000,000	
Employment Practices Liability (EPL)		1,000,000	
Umbrella/Excess Liability	Recommended	1,000,000	1,000,000

When choosing a church insurer, please follow these guidelines:

- Choose an insurance company that has a specialization in covering churches and religious organizations
- Choose an insurance agent who has experience with providing insurance to churches
- Assess what is unique to your church that leads to the need for higher coverage levels (e.g., operating a day school or a historically significant stained glass window or other artifact) or lower coverage levels (small membership churches without weekday programming)

The Conference has researched companies that underwrite insurance coverage in the State of Ohio at the above-referenced levels. Contact information for each is below.

Insurance Company	Phone Number	Web Site
Church Mutual	800-554-2642, option 1	www.churchmutual.com
Guide One	877-448-4331 x5429	www.guideone.com
United Methodist Insurance	800-975-5442	www.unitedmethodistinsurance.org
Brotherhood Mutual Insurance	800-333-3735	www.brotherhoodmutual.com
Cincinnati Insurance	888-242-8811	http://www.cinfin.com/