



## Alabama - West Florida Coverage Highlights At-A-Glance

Coverages	Minimum Limits-Per Church
<b>PROPERTY</b>	
Building and Business Personal Property	Replacement Cost/Per Schedule
Building Glass/Stained Glass*	Included in building limit
Property Deductible per Occurrence	\$ 1,000
Named Storm Wind Deductible	2% of Building Value
Wind	Included in Property Limit
Margin Clause	125% of scheduled value
Newly Acquired/Constructed Property*	\$ 1,000,000/90 Days
Valuable Papers (Original Information Property)*	\$ 50,000
Rental Value/Business Income/Extra Expense*	\$ 50,000
Electronic Data Processing Equipment*	\$ 50,000
Accounts Receivable On/Off Premises*	\$ 50,000
Unreported Premises	\$ 250,000 per location / \$500,000 aggregate
Ordinance or Law	25% of Building Value (Supplemental Limits)
Debris Removal	25% of Loss
Pastor's Business Effects	\$ 50,000
Fine Arts/Mobile Equipment*	\$ 25,000
Boiler & Machinery/Mechanical Breakdown	Included in Property Limit
Flood*	\$ 10,000,000 Per Occurrence/\$100,000 Ded/Excess NFIP
Earthquake*	\$ 10,000,000 Per Occurrence/\$100,000 Deductible
<b>LIABILITY</b>	
General Liability Annual Aggregate	\$ 3,000,000
Bodily Injury/Property Damage Liability	\$ 1,000,000 Each Occurrence (Incl Corporal Punishment)
Personal/Advertising Injury	\$ 1,000,000 Each Occurrence
Medical Payments	\$ 10,000 Each Person
Fire Damage Legal Liability	\$ 1,000,000
Products/Completed Operations	\$ 1,000,000 Each Occurrence/\$ 3,000,000 Aggregate
Day Care Coverage	Included for Church-owned and operated daycare centers
Volunteers	Included as insureds/employees
Pastoral Professional	\$ 1,000,000 Each Occurrence/\$ 3,000,000 Aggregate
Directors & Officers Liability*	\$ 1,000,000 Claims Made Basis/\$2,500 Ded/Claim \$ 10,000,000 Conference Aggregate