

**The Episcopal Diocese of San Diego
Minimum Insurance Guidelines
Per Executive Council Resolution 2016-02-01**

COMMERCIAL PACKAGE POLICY, to include the following minimum limits:

- Buildings, Organs & Contents Insured to Replacement Value, “All Risk” Coverage
- Fine Arts / Stained Glass Full replacement value
- Flood Coverage Insured to Replacement Value, “All Risk” Coverage
- Comprehensive General Liability Occurrence \$1,000,000 Aggregate
\$5,000,000
- Hired & Non-owned Auto Liability Occurrence \$1,000,000 Aggregate
\$1,000,000
- Pastoral Counseling Liability Occurrence \$1,000,000 Aggregate
\$5,000,000
- Employee Benefits Liability (EBL) Occurrence \$1,000,000 Aggregate
\$1,000,000
- Medical Payments Each person \$25,000 Occurrence \$60,000
- Sexual Misconduct Liability Occurrence \$1,000,000 Aggregate
\$2,000,000
- Crime / Employee Dishonesty Occurrence \$50,000 (minimum)

DIRECTORS & OFFICERS (D&O) POLICY including the following liability limits:

- Directors’ & Officers Occurrence \$1,000,000 Aggregate
\$1,000,000
- Employment Practices Liability (EPL) \$1,000,000 (including Sexual Harassment)

WORKERS’ COMPENSATION POLICY (*including supply clergy*)

- Bodily Injury by Accident Each accident \$1,000,000
- Bodily Injury by Disease Policy limit \$1,000,000

Resolution 2015-04-02 continued

UMBRELLA POLICY (Excess Liability)

Provides excess Coverage over Commercial General Liability, Pastoral Counseling, Sexual Misconduct, Directors’ & Officers, Owned Auto, Hired and Non-Owned Auto, and Workers Compensation.

- Occurrence \$1,000,000 Aggregate \$1,000,000

Churches with Schools:

- Occurrence \$4,000,000 Aggregate \$4,000,000

Churches over \$10 Million in property values:

- Occurrence ½ of the Church replacement value (Example, \$10 Million Church property would carry a \$5 million Umbrella).

Further, churches that choose to insure through a carrier other than Church Insurance Agency Corporation provide the diocese a certificate of insurance naming the diocese as additionally insured.