

Episcopal Diocese
Minimums for Adequate Insurance Coverage in Local Congregations
Adopted by Executive Council December 3, 2022

Canon 7: Sec. 1(h) of The Episcopal Church states: “All buildings, contents and liability risk shall be kept adequately insured.”

Canon II.3.13 (g) of the The Episcopal Diocese of San Diego states that the Corporation of the Diocese shall set an amount of minimum insurance and approve insurance carriers for all congregations in the diocese.

As all property is held in trust for the Diocese, and using Church Insurance Company coverage limits as a model, the minimum insurance requirements adopted by the Executive Council of the Diocese of San Diego are as follows:

COMMERCIAL PACKAGE POLICY to include the following minimum limits:

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| ● Buildings & Contents | Insured to Replacement Value, “All Risk” Coverage |
| ● Stained Glass | Insured to Replacement Value, “All Risk” Coverage |
| ● Fine Arts | Insured up to \$1,000,000 Replacement Value |
| ● Flood (over the flood deductible) | Occurrence up to \$1,000,000 Replacement Value
Aggregate \$1,000,000
Flood Deductible = 2% of building’s replacement value |
| ● Comprehensive General Liability | Occurrence \$1,000,000
Aggregate \$5,000,000 |
| ● 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 \$30,000 |
| ● Sexual Misconduct Liability | Occurrence \$1,000,000
Aggregate \$2,000,000 |
| ● Crime/Employee Dishonesty (Bond) | Occurrence \$50,000 (Minimum) |
| ● Directors & Officers | \$1,000,000 |
| ● Employment Practices Liability (EPL) | \$1,000,000 (including Sexual Harassment) |
| ● Cyber Liability | Occurrence \$250,000, recommended \$1M |
| ● Umbrella (Excess Liability) | Occurrence \$1,000,000
Aggregate \$1,000,000 |

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

In order to avoid gaps in protection, **underlying liability in base policy must be at least \$1,000,000**, including stand-alone policies for owned autos. Church Insurance Company offers higher umbrella limits of \$4 million and \$10 million.

In locations where a school, pre-school, after school care, or day care center is operated by the church, minimum umbrella limits will be \$4,000,000, including at least \$1,000,000 for Sexual Misconduct.

WORKERS’ COMPENSATION POLICY (including Supply Clergy)

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| • Bodily Injury by Accident | Each accident \$1,000,000 |
| • Bodily Injury by Disease | Policy limit \$1,000,000
Each person \$1,000,000 |

DIOCESE AS ADDITIONAL INSURED

Congregations with title to property in the name of the bishop and the diocese will list the Episcopal Diocese as an additional insured on all property and liability insurance policies.

Further, churches that choose to insure through a carrier other than Church Insurance Agency Corporation must first seek approval of the carrier by Executive Council. In the case such carrier is approved, the diocese must be provided a certificate of insurance listing the diocese as additionally insured.

Coverage under the above policies with limits as set forth is deemed minimum insurance.