



Churches and Religious Institutions Program

We are pleased to announce our "A" rated admitted program available in all states, except for TX, FL, and LA.*

Targeted Classes Include:

Broad range of religious institutions are eligible, including affiliated ministries and activities:

- Churches, Synagogues, Temples, Convents, Monasteries, and Other Houses of Worship
- Dwellings Owned by the Church
- Start-Ups Without Prior Coverage
- Buildings on the Historical Register
- Athletic & Sports Activities Camps, Retreats, Childcare, Religious Shrines, School Operations
- Denomination Headquarters, Association Offices, and Religious Organizations

Coverages Available:

- Casualty
- Property
- Builders Risk
- Business Auto including 15-Passenger Vans and Buses
- Hired & Non-Owned Auto
- Sexual Misconduct
- Crime
- Medical for Daycare & School Students
- Pastoral Counseling Liability
- Corporal Punishment
- Directors & Officers Liability
- Minister's Personal Property/Business Personal Property Including Property of Others
- Property Off Premises & In Transit
- Spiritual Counseling
- Employment Practices Liability
- Employee Benefits Liability
- Cyber Liability
- Business Income & Extra Expense
- Equipment Breakdown
- Inland Marine
- Fine Arts
- Appurtenant Buildings
- Building Ordinance or Law
- Accounts Receivable
- Valuable Papers
- Key Person Replacement
- Flood
- Workers Compensation
- Umbrella/Excess

Features:

- No Minimum Premiums or Maximum Property Limits
- Casualty limits up to \$1,000,000/\$5,000,000
- Sexual Misconduct Legal Fees Outside the Limit
- Convenience of placing all coverages with one carrier
- Value-Added Services for insureds such as employee/volunteer background screening discounts, solutions for group travel, specialized church construction services, church product discounts, and risk management resources.

*AAU has other markets available for TX, FL, and LA.
AAU is a division of USG Insurance Services, Inc.

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