



Underwriting guidelines

RELIGIOUS

Local exceptions to these underwriting guidelines may apply.

Please consult with your underwriter or sales executive for details and to discuss risks which exceed the following guidelines.

Religious PacSM risks will typically have:

- Up to \$5 million total insured values (building and business personal property) at each location
- Less than six locations

Underwriting guidelines for **Religious Pac**

Business personal property and general liability coverage is required. If applicable and eligible, coverage is required for all owned buildings. One hundred percent insurance-to-value is required.

Financial strength

The institution must have adequate financial resources to properly maintain all buildings and properties in compliance with current codes and standards.

Loss experience

The institution must have favorable loss experience for property and general liability.

- Favorable loss experience is defined as: No more than three losses in the last four years

Prior carrier

The institution should have had continuous insurance coverage for the last three years, with no cancellations by the insurer(s) or non-renewals (for other than market withdrawals or transfers within an insurer company group).

Insurance-to-value

The value of exterior stained glass windows must be established separately and added to the building value. Limits in excess of \$100,000 must have an outside company appraisal.

Liability underwriting guidelines

If applicable, an annually updated list of sponsored special events is required.

Coverage is not available for abuse/molestation or pastoral professional liability.

If premises is leased to others operating a day care service or school, certificates of insurance with limits at least equal to the insured's must be obtained from all tenants. Certificates of insurance with limits at least equal to the insured's primary general liability limit of insurance must be obtained for all subcontracted work. There should be favorable contractual risk transfer.

Insured must not provide regular transportation of members or the public.

Property underwriting guidelines

Adequate detection and protection devices for fire and theft must be in place.

- Central station fire alarms are preferred
- Risks with sprinkler systems are preferred
- If protective devices are in place on the premises, the policy will be endorsed with a – Protective Safeguards endorsement describing the protective device and requiring that the company be notified of any suspension, impairment or failure to maintain the device

No cited violations of fire, health (if applicable) or life safety codes.

Hoods, ducts, grease filters, and surface cooking equipment, including deep fat fryers, must be protected by a UL-300 listed automatic fire extinguishing system.

For both tenants and building owners, the plumbing, HVAC, wiring and roof must have been updated in the past 30 years.

Business income for religious segment

Business income and extra expense coverage is optional. When selected, coverage applies on an actual loss sustained basis for up to 12 consecutive months. If this option is not selected, the limited rental income coverage afforded via MP T1 66 Amendatory Provisions – **Religious Pac** still applies.

Coverages for *Religious Pac*

- MP T1 66 – Amendatory Provisions – **Religious Pac** is mandatory. It provides \$10,000 rental income
- Coverage for fine arts up to \$25,000 is afforded in the businessowners property coverage special form. Increased limits are available – see the fine arts option
- Coverage for employee dishonesty is provided for \$25,000. Volunteers are automatically included by attachment of MP T3 39 – volunteer workers included for employee dishonesty. When limits for employee dishonesty exceed \$25,000, coverage for volunteer workers included for employee dishonesty is optional
- Volunteer workers are included in the CGL coverage form for medical payments
- CG T4 90 – Exclusion – abuse or molestation is mandatory
- CG D1 24 – Exclusion – Psychological or emotional errors or omissions is mandatory

Classifications for *Religious Pac*

Select owner-occupied if the religious institution owns the building in which it operates. Owner-occupied should be used for ancillary structures such as garages and residences occupied by the clergy. Select tenant-occupied if no owned buildings.

Description	Pac Program Code	Eligible SIC
<p>Owner-occupied religious institutions</p> <ul style="list-style-type: none"> • When building and business personal property coverage apply, coverage for buildings and business personal property is blanketed on the businessowners coverage part declarations • Coverage for money and securities, including theft, is provided up to the limit of insurance for buildings and business personal property 	86B	8661
<p>Tenant-occupied religious institutions</p> <ul style="list-style-type: none"> • Coverage for money and securities, including theft, is provided up to the limit of insurance for business personal property 	86C	8661

Ineligible operations, products or services for *Religious Pac*

Risks with the following operations should not be written as *Religious Pac* accounts:

- Armed security guards
- Asylums
- Camps (day and sleepover)
- Convalescent homes
- Day care services operated by the insured
- Food/soup kitchens
- Homes for the aged
- Home based businesses
- Hospitals
- Infirmaries
- Orphanages
- Newspaper or web publishing (other than church bulletins)
- Radio and TV broadcasting
- Rehabilitation services (drug or alcohol)
- Sanitariums
- Schools
- Shelters or halfway houses
- Special events as follows:
 - Athletic tournaments
 - Fairs or carnivals with rides
 - Fireworks displays
 - Haunted houses
 - Hayrides
 - Rallies
 - Tours



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