



# The Episcopal Diocese of Kansas

## Requirements for Congregation Insurance Coverage

(Adopted by the Council of Trustees May 20, 2014)

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

As all property is held in trust for the Diocese, the required minimum insurance requirements as determined by the Council of Trustees of the Episcopal Diocese of Kansas are as follows:

### COMMERCIAL PACKAGE POLICY

- Buildings, Organs & Contents: Insured to Replacement Value, “All Risk” Coverage
- Fine Arts/Stained Glass: \$1,000,000
- Flood Coverage: Insured to Replacement Value, “All Risk” Coverage
- 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 \$15,000
  - Occurrence \$60,000
- Sexual Misconduct Liability:
  - Occurrence \$1,000,000
  - Aggregate \$2,000,000
- Crime/ Employee Dishonesty:
  - Occurrence \$25,000 (minimum)

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

- Directors’ & Officers: \$1,000,000
- Employee Practices Liability (EPL): \$1,000,000 (including Sexual Harassment)

### WORKERS’ COMPENSATION POLICY (including supply clergy)

- Bodily Injury by Accident: Each accident \$500,000
- Bodily Injury by Diocese: Policy limit \$500,000

**UMBRELLA POLICY (Excess Liability)** As excess 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

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

All congregations in the Diocese of Kansas that do not own or hold property must meet all insurance minimum requirements for liability coverage as provided above.

Any parish that cannot comply with these minimum insurance requirements must receive an exemption from the Council of Trustees, based on a recommendation of the Finance Committee.

The Diocese requests that a certificate of insurance be provided to the Diocese annually.