



**Zion Benefits Services, Inc      ZBS Insurance Program  
2019**

Coverage	Limits-Per Church
<b>PROPERTY</b>	
Building and Business Personal Property	Replacement Cost / Per Reported Schedule on File with Carrier
Building Glass / Stained Glass	Included in building limit
Property Deductible per Occurrence, including wind / hail	\$ 2,500
Valuable Papers	\$ 2,500,000
Extra Expense	\$ 1,000,000
Property in Transit	\$ 500,000
Electronic Data Processing Equipment	\$ 2,500,000
Accounts Receivable	\$ 2,500,000
Unreported Premises	\$ 100,000
Ordinance or Law	\$ 2,500,000
Debris Removal	\$ 1,000,000
Boiler & Machinery / Mechanical Breakdown	Included in Property Limit
Fine Arts/Maximum Per Item	\$100,000/\$1,000
Earthquake	\$ 15,000,000 Program Aggregate: (\$5 million limit for California)
Flood	\$ 15,000,000 Program Agg (Limited Coverage for Flood Zones A, B and X)(No Coverage in Zone V)
Windstorm	\$ 15,000,000 Any One Occurrence
Newly Constructed or Acquired Property	\$ 2,500,000/Number of days 120
Builders Risk	\$ 1,000,000 (excluding Frame Construction)
<b>LIABILITY</b>	
General Liability	\$ 1,000,000 Each Occurrence
Bodily Injury / Property Damage Liability	\$ 1,000,000 Each Occurrence
Personal / Advertising Injury	\$ 1,000,000 Each Occurrence
Medical Payments	\$ 15,000 Each Person
Rented to you Limit	\$ 300,000 Each Occurrence
Products / Completed Operations	\$ 1,000,000 Each Occurrence
Day Care Coverage	Included for Church-owned and operated daycare centers
Volunteers	Included as insureds / employees
Pastoral Professional	\$ 1,000,000 Each Occurrence
Directors & Officers Liability/ Employment Related Practices Liability	\$ 2,000,000 Each-Claims Made Basis/\$4,000,000 Aggregate shared Deductible - \$2,500
Sexual or Physical Abuse or Molestation	\$ 1,000,000 Claims Made Basis
Employee Benefits Liability	\$ 1,000,000 Claims Made Basis
<b>AUTO</b>	
Church owned Vehicles (must report vehicles for coverage)	\$ 1,000,000 Combined Single Limit, including UM / UIM; \$ 5,000 PIP or med pay; \$500 Comp & \$1,000 Collision Deductible
Hired / Non-Owned Auto Liability	\$ 1,000,000 each limit
<b>CRIME</b>	
Employee Dishonesty (Crime)	\$ 500,000
Forgery or Alteration	\$ 500,000
Computer Fraud	\$ 500,000
Money / Securities Inside / Outside	\$ 500,000
Crime Deductible per occurrence	\$ 5,000
<b>EXCESS LIABILITY: 10 Million limit</b>	
Umbrella Liability: (Covers Auto, General Liability, Pastoral) (Sexual Abuse or Molestation \$5,000,000 Sublimit)	\$ 10,000,000 Program Aggregate
<b>Higher Limits and Workers Compensation Coverage is available Upon Request</b>	