TEMPLE INSURANCE PROGRAM

From bus accidents, roof leaks, damaged religious artifacts and 15-passenger van accidents, to cyber-attacks, wrongful termination or sexual abuse claims, Glatfelter Religious Practice offers a broad range of customizable insurance options to meet your unique needs. Worship with peace of mind.

Products:

- **General Liability**
  - ◊ Protects employees and volunteers
  - ◊ Includes pastoral counseling liability & sexual abuse and molestation coverage
- **Property**
  - ◊ Options available include equipment breakdown and ordinance/law change
- **Commercial Auto**
  - ◊ 15-passenger vans, buses and other owned vehicles
  - ◊ Hired and non-owned vehicles and hired auto physical damage
- **Excess Liability**
  - ◊ Option to increase your limits on auto, general liability and pastoral counseling liability
- **Management Liability**
  - ◊ Protects against employment-related acts
- **Foreign Liability**
  - ◊ Protects religious organization members who travel/work outside of the U.S.
- **Missionary Travel & Accident**
  - ◊ Protection for missionaries and/or volunteers while traveling in a foreign country
- **Workers' Compensation**

Highlights:

- Coverage available in all states **except** Alaska and Hawaii
- Church program underwritten by an A.M. Best "A" (Excellent) XV Rated carrier
- Separate coverage limits for
  - ◊ General Liability
  - ◊ Pastoral & Counseling Liability
  - ◊ Abuse & Molestation
- Broadcasting Liability
- Coverage available for
  - ◊ Mothers' Day Out Programs, day care, schools and camps
- Other options available:
  - ◊ Agreed amount - waives the coinsurance penalty on property insurance
  - ◊ Blanket insurance - combines building(s) and its contents under one limit
  - ◊ Replacement cost - no depreciation deducted from the replacement cost of the damaged item

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Glatfelter **Religious** Practice℠
A Division of Glatfelter Insurance Group

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