



General Liability Coverage

Summary

General Liability Insurance is designed to provide protection for church sponsored activities and operations. Coverage may be provided against claims arising from negligence involving bodily injury, property damage, personal injury, advertising injury and products liability.

It includes coverage for activities and operations sponsored by the insured even if they are away from owned premises or offices, including youth activities, athletics and other sponsored programs.

| Coverage | Limits of Liability |
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| Each occurrence – bodily injury and damages to the property of others including damage to others arising out of your products or/completed operations. | US\$1,000,000 |
| Each occurrence and annual aggregate for Personal Injury and Advertising Injury. | US\$1,000,000 |
| Legal Liability due to fire – any one fire. | US\$1,000,000 |
| Each occurrence and annual aggregate for Publishers’ Liability | US\$1,000,000 |
| Each occurrence and annual aggregate for Broadcasters and Producers Liability. | US\$1,000,000 |
| Errors and Omissions arising from your advice/counseling sessions. | US\$1,000,000 |
| Medical expenses excluding employees, tenants and students. | US\$10,000 per person US\$25,000 per occurrence |

- A. **Coverage for additional insured parties** ~ This policy includes insurance for employees, executive officers, members of Board of Directors, church members, officers and voluntary workers only with respect to their activities on your behalf.
- B. **Professional Counseling Liability Coverage** ~ This policy provides coverage for professional liability in activities related to the provision of advice sponsored by the insured organization. This cover is extended to include “bodily injury” and “personal injury” as a result of advice offered on behalf of the insured by employees or voluntary workers including students who are directly involved in the provision of professional counseling and/or in the course of their normal employment, educational assignment or homework.
- C. **Coverage for medical expenses** ~ This policy covers medical expenses for its members, guests, voluntary workers, Pathfinders and Adventure Clubs, and others who could be harmed while participating in an activity sponsored by the insured, either in or outside the premises.
- D. **Protection against medical negligence ~ Coverage extension** ~ This policy provides incidental medical malpractice coverage for professional liability including medical personnel such as nurses in schools and camps.

Colleges and Universities:

- This insurance policy does not cover the following if part of the property of the college or school is used as a treatment area or a public clinic:
 - Medical errors
 - Medical prescriptions or equipment
 - The handling of deceased persons including autopsies, donation of organs etc.
 - If a college or university has students who are involved in medical training programs, this policy covers professional-medical negligence only during their training and in the place so designated.
- E. **Radio, T.V. & Film Broadcasters & Producers Liability** ~ This policy covers infringement of copyright and unauthorized use of titles, formats, ideas, characters, plots or other program material.
 - F. **Coverage for Publishers Liability** ~ This policy provides automatic coverage for publication exposures. Coverage is extended to infringement of rights pertaining to or arising out of privacy, plagiarism, privacy or copyright.
 - G. **Coverage for products and completed operations** ~ This policy covers damages resulting from the manufacturing, selling, handling or the distribution of products.
 - H. **Claims or lawsuits** ~ With regards to claims or lawsuit that are defended, this policy will pay up to a maximum of \$250 per day for loss of earnings for all reasonable expenses incurred by the Insured if requested by the Insurance company to assist in the investigation or defense of the claim or lawsuit.

EXCLUSIONS

This insurance does not apply to Bodily Injury or Property Damage resulting from:

- a.* Expected or Intended Injury
- b.* Contractual Liability
- c.* Liquor Liability
- d.* Workers Compensation and similar laws
- e.* Employer's Liability
- f.* Pollution, asbestos, lead paint, silica or silica dust
- g.* Aircraft, Airstrip, Airport, Auto, or Watercraft
- h.* Mobile Equipment
- i.* War or terrorism
- j.* Abuse, molestation and employment-related practices
- k.* Fungi or bacteria
- l.* Fiduciary or representative of financial institutions Liability
- m.* Services provided by health care providers
- n.* Nuclear energy
- o.* Professional services in Other organizations not designated in policy
- p.* Motorized two or three-wheeled all-terrain vehicles, bungee jumping, excess gymnastic rebounding equipment, climbing walls and rope courses more than six feet above ground
- q.* Fireworks, firearms or tasers

Bodily Injury Coverage does not apply to:

- (1) Workers Compensation and similar laws
- (2) Employer's Liability

Property Damage Coverage does not apply to:

- (1) Property you own, rent, or occupy
- (2) Premises you sell, give away or abandon
- (3) Property loaned to you
- (4) Property in your care, custody or control
- (5) The part of real property on which work is being done or on which work was incorrectly performed.
- (6) Damage to your product or your work
- (7) Damage to impaired property or property not physically injured
- (8) Recall of products, work or impaired property
- (9) Buildings or structures being moved or transported

Note: This is only a brief summary of the coverages and exclusions included on the General Liability policy. All claims will be adjudicated based on the policy, not on this summary. This summary is for reference purposes only. Please refer to the policy for specific coverage questions.