

# Church Coverage

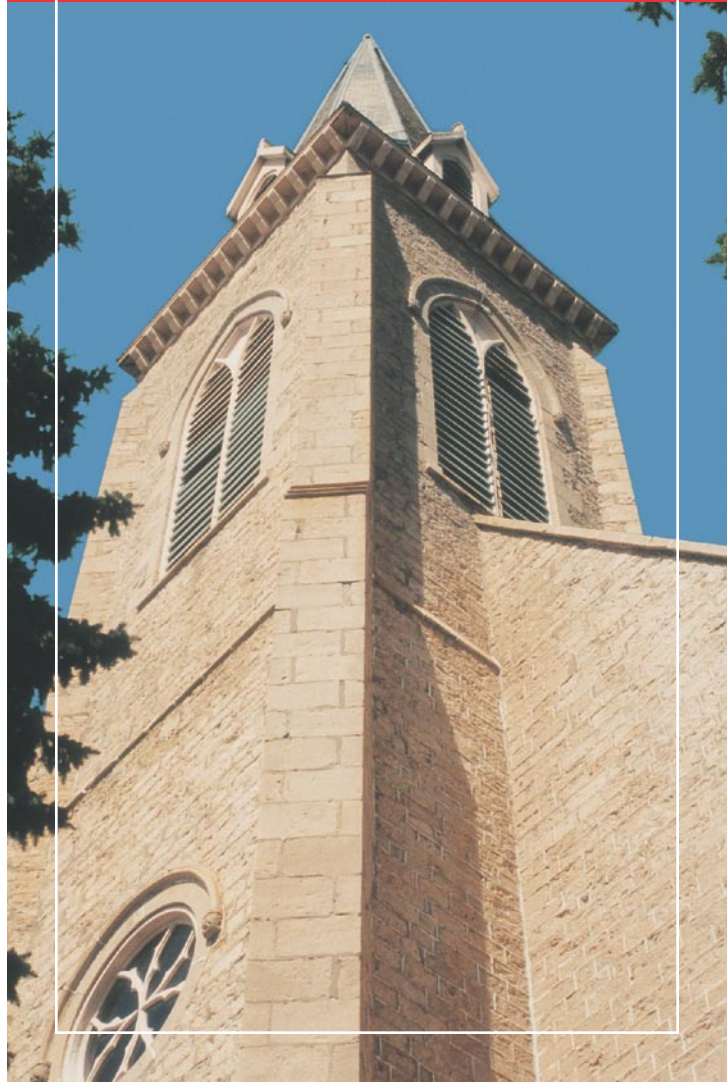


*Protecting Communities For Over 100 Years!*

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# Our Mutual Church Insurance Program

Provides These Options

## **BUILDING COVERAGE**

- Replacement cost or depreciated value
- Accidental breakage of glass and signs

## **CONTENTS COVERAGE**

- Property of clergy and others while on premises
- Includes religious articles and equipment
- Optional sewer/sump backup coverage

## **LOSS OF INCOME COVERAGE**

- Replaces income lost as a result of insured damage to property (less expenses which did not continue)

## **PUBLIC LEGAL LIABILITY**

- Premises coverage (slip and fall)
- Congregational activities
- Optional professional liability
- Optional protection for church entity against allegations of abuse
- Optional directors and officers liability coverage

# Why Insure With A Mutual?

## **WE'RE YOUR NEIGHBOURS**

- We understand your needs
- Focused on rural Ontario

## **FOCUS ON POLICYHOLDER INTERESTS**

- Ontario's Mutuals are owned & directed by their policyholders, and operate with a "member value" philosophy

## **STRENGTH IN COMPANIES**

- Ontario's Mutuals back each other through our own Guarantee Fund and Reinsurance company
- Collectively our system is one of the most financially secure insurance networks
- Ontario's Mutuals are 100% Canadian and fully licensed to operate in Ontario.

## **LOSS PREVENTION SERVICE**

- On site inspections
- Promoting safety & awareness in the community
- Fire extinguisher program
- Mutual Protect property engraving program

HIGHLIGHTS ONLY. Actual policy wordings govern.

Coverage availability subject to underwriting eligibility.