



# Live Assured

with Religious Institution coverage



## Why Your Religious Institution Needs Insurance

The holiday season brings many families and followers to religious organizations to celebrate. As an organization open to the public, ensure that you do not leave your institution at risk for liability or catastrophe. Here are the top three reasons to review your coverage now:

### **Property Coverage**

During the holiday season, religious institutions often see an increase in visitor volume. Most buildings have a higher fire exposure during the winter months due to heating system use. A Religious Institution Policy will protect both your building and contents from damage. Remember to check the limits of your coverage with your independent agent, as you may need to purchase additional endorsements to cover your fine art collection and musical instruments.

### **Liability Coverage**

For many organizations that employ professionals, professional liability insurance must be considered. Additionally, for organizations in the Northeast, the winter season brings snow and slippery walkway conditions. Liability insurance protects your institution in the event that a visitor falls on the premises and takes legal action against your organization. Also, be sure to ask your independent agent about adding an Umbrella endorsement to your policy for extra liability coverage.

### **Automobile Liability**

While you may see those trips with the organization's van to deliver meals to the elderly or items to those in need as good will, the van is considered an organization vehicle, meaning that you need to have commercial auto insurance. If you, one of your employees or a member of your congregation are involved in an accident while conducting organizational business, your establishment is protected from financial risks. Also, if your employees, volunteers or members of your organization use or have the occasion to use their personal vehicle in your organization's activities, you'll want to add non-owned and hired automobile liability coverage to your policy. Non-owned and hired automobile liability coverage affords coverage for your organization in the event that one of your members is involved in an automobile accident while involved in one of your organization's activities.

While your religious institution is a safe, sacred place, it is not immune to financial and catastrophic risks. Call your Preferred Mutual independent agent today to learn about the coverage offered by our Religious Institution Program and the additional endorsements that can offer you added security.

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