

Religious Institutions Coverage



AmTrust North America understands the unique risks nonprofit organizations face. Our nonprofit specialty program provides targeted coverages to meet the diverse needs of the nonprofit community.

Coverage is tailored for the specific exposure characteristic of religious institutions. AmTrust delivers an unbeatable combination of sound coverage, stable pricing and exceptional service to both insureds and agents. It pays to work with people who fully understand nonprofits.

Coverage and Services

- Property and Liability
- Auto
- Inland Marine
- Umbrella
- Management Liability and Privacy Coverage

Product Basics

- Primary Liability Insurance
- Standard limits are \$1 million per occurrence for General Liability
- \$1 million per occurrence for Sex Abuse
- \$1 million per occurrence for Social Work/Professional
- \$3 million policy aggregate
- Umbrella limits up to \$10 million*
- Fundraising Events Coverage included
- Management Liability:
 - EPLI, D&O, Cyber, Fiduciary available packaged or separately
 - Up to \$10 million limit available*
 - * Defense outside limit of liability

Risk Control Services

- Fleet assessment
- Loss Control Engineering
- Extensive Online Resources and Information
- Driver Qualification Training and Monitoring
- Parking and Pedestrian Safety
- Employment Practices Hot Line

Enhanced Coverages for Religious Institutions

- Broad additional insureds
- HNO Auto under GL
- Equipment Breakdown
- Newly Acquired Property
- Ordinance Law \$1 million
- Emergency Vacating Expense
- Lease Cancellation Expense
- Business Income \$300,000
- Green Consultant Expense
- AEDs \$5,000
- Workplace Violence
- Fine Arts \$100,000 (includes stained glass)
- Damage to Premises Rented to You
- Limited Rental Lease Agreement
- Water Coverage \$30,000
- Earthquake SL \$30,000
- Property Off Premises \$500,000
- Employee Indemnification Defense
- Employee Benefits Coverage
- Employment Practices Liability
- Employee Theft
- Money & Securities
- Reward Reimbursement

Submission Requirements

- ACORD and supplemental applications; we also accept other carrier's applications
- Current Form 990 if available
- Materials describing programs and services
- Loss history for last 3-5 years
- Schedule of drivers and vehicles, including VINs and seating capacity



AmTrust North America
An AmTrust Financial Company

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AmTrust is AmTrust Financial Services, Inc. located at 59 Maiden Lane, New York, NY 10038. Coverages are provided by its property and casualty insurance company affiliates. In TX, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., First Nonprofit Insurance Company, Milford Casualty Insurance Company, Republic Underwriters Insurance Company, Republic-Vanguard Insurance Company, Security National Insurance Company, Southern County Mutual Insurance Company, Southern Insurance Company, Technology Insurance Company, Inc., or Wesco Insurance Company. In WA, coverage is provided by AmTrust Insurance Company of Kansas, Inc., AmTrust International Underwriters Designated Activity Company, Associated Industries Insurance Company, Inc., Developers Surety and Indemnity Company, Milford Casualty Insurance Company, Security National Insurance Company, or Wesco Insurance Company. Consult the applicable policy for specific terms, conditions, limits, and exclusions to coverage.