

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.



34 countries

where AmTrust is globally present



\$24.8 Billion

in total assets



\$3.5 Billion

in GAAP surplus capital

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

877.528.7878

www.amtrustfinancial.com

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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

Your Success is Our Policy[®]

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