



NC Conference Property & Casualty Insurance Trust, Inc.
The United Methodist Church

| Coverages | Limits - Per Church |
|--|---|
| PROPERTY | |
| Building and Business Personal Property | Replacement Cost / Per Schedule / Agreed Value |
| Building Glass / Stained Glass* | Included in Building Limit |
| Property Deductible per Occurrence | \$ 1,000 |
| Newly Acquired / Constructed Property* | \$ 1,000,000 / 90 Days |
| Valuable Papers (Original Information Property)* | \$ 50,000 |
| Rental Value / Business Income / Extra Expense* | \$ 50,000 |
| Property in Transit | \$25,000 |
| Electronic Data Processing Equipment* | \$ 50,000 |
| Accounts Receivable On / Off Premises* | \$ 50,000 |
| Unreported Premises* | \$ 250,000 per Location / \$500,000 Conference Aggregate |
| Ordinance or Law | 25% of Building Value (Supplemental Limits) |
| Debris Removal | 25% of Loss up to \$10,000 |
| Personal Property of Others | \$ 10,000 |
| Pastor's Business Effects | \$ 50,000 |
| Fine Arts / Mobile Equipment* | \$ 25,000 |
| Boiler & Machinery / Mechanical Breakdown | Covered up to Scheduled Value |
| Windstorm/Hail Deductible | 5% of building value |
| Earthquake/Flood | Deductible \$1,000, Flood \$50,000 & Earthquake \$100,000 – Zone A Flood Deductible \$500,000 |
| Margin Clause | 1,000,000 per conference |
| Liability | |
| General Liability Annual Aggregate | \$ 3,000,000 |
| Bodily Injury / Property Damage Liability | \$ 1,000,000 Each Occurrence |
| Personal / Advertising Injury | \$ 1,000,000 Each Occurrence |
| Medical Payments | \$ 10,000 Each Person |
| Fire Damage Legal Liability | \$ 1,000,000 |
| Products / Completed Operations | \$ 1,000,000 Each Occurrence / \$ 3,000,000 Aggregate |
| Day Care Coverage | Included for Church-Owned and Operated Day Care Centers |
| Volunteers | Included as Insureds / Employees |
| Pastoral Professional | \$ 1,000,000 Each Occurrence / \$ 3,000,000 Aggregate |
| Directors & Officers Liability | \$ 1,000,000 Claims Made Basis / \$2,500 Ded / Claim \$10,000,000 Conference Aggregate |
| Employment Related Practices Liability | \$ 1,000,000 Claims Made Basis / \$2,500 Ded / Claim \$10,000,000 Conference Aggregate |
| Sexual or Physical Abuse or Molestation | \$ 1,000,000 Each Occurrence \$ 2,000,000 Aggregate Each Church |
| Employee Benefits Liability | \$ 1,000,000 (\$1,000 Deductible / Claims Made Basis) \$ 3,000,000 Conference Aggregate |

Valuing people, Empowering ministry, Insuring wholeness

Web site: www.nccumc.org/treasurer/nccpact.htm

E-mail: nccpact@nccumc.org



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| AUTO | |
|--|---|
| Church Owned Vehicles | \$ 1,000,000 Combined Single Limit, Including UM / UIM \$ 5,000 PIP; \$500 Comp/Collision Deductible |
| Hired / Non-Owned Auto Liability | \$ 1,000,000 Each Limit |
| Hired Physical Damage Limit (Excess of All Other Available Coverage) | \$500 Comprehensive / Collision Deductible |
| CRIME | |
| Employee Dishonesty (Crime) | \$ 100,000 / \$1,000 Deductible |
| Money / Securities Inside / Outside | \$ 25,000 / \$1,000 Deductible / \$50,000 on Special Giving Days |
| Depositors Forgery | \$ 50,000 |
| WORKERS' COMPENSATION | |
| Workers' Compensation (Volunteer Coverage Available Upon Request) | \$ 1,000,000 Each Accident \$ 1,000,000 Disease Policy Limits \$ 1,000,000 Disease Each Employee |
| EXCESS | |
| Umbrella Liability | \$ 5,000,000 Conference Aggregate |

For a quote please contact

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The Mission of The United Methodist Property & Casualty Trust is to be proactive stewards in providing stable and cost-effective solutions for financing and managing property and casualty risks for The United Methodist community through a combination of effective partnerships and collaboration, prudent risk-taking and comprehensive risk management.

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