

Your key to
customized
protection



Religious Institutions Package Policy

The Cincinnati Insurance Company

Religious Institutions Package Policy

When your organization has quality protection, you can concentrate on helping your congregation and community after a covered loss. With The Cincinnati Insurance Companies, you'll receive the customized insurance coverage and service you need so that you can provide support for those who rely on you.

Protection that exceeds your expectations

Your Cincinnati independent agent helps you tailor your property and liability coverage to properly protect your organization's unique property, such as stained glass windows, organs, pews, altars and outdoor signs.

You also receive at no additional charge:

- up to \$25,000 for personal property owned by your officers, trustees, clergy, employees, volunteers and guests while located on each of your premises (subject to \$5,000 per individual or \$7,500 for each clergy)
- up to \$2,500* for money and securities lost or stolen while on or away from your premises. Coverage is automatically doubled during specified holiday periods of your choice
- up to \$5,000* for offerings or collections unlawfully taken by an employee
- up to \$15,000* for business personal property at a fair or exhibition
- up to \$15,000* for your organization's personal property while in a vehicle or temporarily placed in a location you don't own, lease or operate

Help when you need it most

Your Cincinnati policy helps you in ways that really make a difference. After a covered loss, you receive:

- up to \$25,000* for extra expenses incurred and loss of income when your operation is interrupted
- up to \$10,000 for your cost of taking inventory, securing appraisals or preparing statements
- up to \$100,000* when building ordinances or laws require demolition of your damaged building and subsequent upgrades to meet current building codes

Special advantages

Your Cincinnati policy provides protection for you and your assets. If a member or guest gets hurt on your premises and you are legally liable, your Cincinnati package includes liability coverage that:

- insures your members, trustees, officials, members of the board of governors or clergy when they perform church activities
- covers medical payments for your volunteer workers and members not employed by you while on or away from your premises as a part of your operations
- includes medical payments coverage for athletic participants excess of other collectible insurance
- covers bodily injury to nonemployees caused by fumes such as carbon monoxide from materials or machinery used to maintain your premises

Round out your protection

You can choose to add *professional liability* protection for errors or omissions not covered by your business liability insurance. You receive professional liability insurance for costly defense expenses, judgments or settlements on covered claims.

When you add clergy or teachers on your professional liability policy, each person has an individual liability limit. We also offer professional liability specifically for cemeteries you own or operate. Your agent can advise you about legal liability coverage for sexual misconduct or sexual molestation claims.

Especially for your needs

You can customize your organization's policy by choosing from a wide variety of optional coverages:

- *Religious Institutions Wrongful Acts* coverage provides legal liability protection for wrongful acts by directors, officers, specified trustees and members in the performance of their management responsibilities.
- *Property coverage* is available for the residence you own and that your clergy uses.
- The *CinciPlus® Commercial Property Power XC® or XC+®* or the *Commercial Property XC or XC+* conveniently package higher amounts of coverage or additional property coverages.
- *Commercial Umbrella* covers your liability for claims above and beyond the amount covered by your primary policies (except Religious Institution Wrongful Acts Coverage), or certain claims not currently covered. Where your umbrella policy's terms are broader than your primary, an umbrella may cover claims with no deductible.
- *Special Fine Arts and Musical Instruments* coverage protects these special items (except a permanently installed organ, which is protected by your building coverage).
- *Equipment Breakdown* coverage pays for a covered loss when equipment breaks down suddenly and accidentally.
- *Employment Practices Liability Insurance* provides financial protection against employee claims for wrongful termination, sexual harassment and discrimination.

Multi-year policies

The Cincinnati Insurance Company prefers to do what many companies refuse to do. We offer multi-year policies that save you the added time and expense of annual renewals, which is available in most states.

Talk with your local, independent insurance agent representing Cincinnati to find out more about this Religious Institutions Package Policy.

This is not a policy. For a complete statement of the coverages and exclusions, please see the policy contract. For information, quotes or policy service, please contact your local independent agent recommending coverage. "The Cincinnati Insurance Companies" and "Cincinnati" refer to member companies of the insurer group providing property and casualty coverages through □ The Cincinnati Insurance Company or one of its wholly owned subsidiaries – □ The Cincinnati Indemnity Company, □ The Cincinnati Casualty Company or □ The Cincinnati Specialty Underwriters Insurance Company – and life and disability income insurance and annuities through □ The Cincinnati Life Insurance Company. Each insurer has sole financial responsibility for its own products. Not all subsidiaries operate in all states. 6200 S. Gilmore Road, Fairfield, OH 45014-5141.

