

The Episcopal Diocese of West Missouri
Minimum Insurance Requirements
(08/01/2023)

Canon 7:Sec. 1 (g) of The Episcopal Church states: “All buildings and their contents shall be kept adequately insured.” As all property is held in trust for the Diocese; using the Church Insurance coverage as a model, the minimum insurance requirements as determined by the Diocesan Council of the Diocese of West Missouri are as follows:

COMMERCIAL PACKAGE POLICY, to include the following minimum limits:

- Buildings, Organs & Contents Insured to Replacement Value
- Fine Arts / Stained Glass \$1,000,000
- Flood Coverage \$1,000,000
- Comprehensive General Liability Occurrence \$1,000,000 Aggregate \$5,000,000
- Pastoral Counseling Liability Occurrence \$1,000,000 Aggregate \$5,000,000
- Employee Benefits Liability (EBL) Occurrence \$1,000,000 Aggregate \$5,000,000
- Medical Payments Each person \$30,000
- Sexual Misconduct Liability Occurrence \$1,000,000 Aggregate \$2,000,000
- Crime / Employee Dishonesty Occurrence \$50,000 (minimum)

DIRECTORS & OFFICERS (D&O) POLICY including the following liability limits:

- Directors’ & Officers \$1,000,000
- Employment Practices Liability (EPL) \$1,000,000 (including Sexual Harassment)

WORKERS’ COMPENSATION POLICY (*including supply clergy*)

- Bodily Injury by Accident Each accident \$1,000,000
- Bodily Injury by Disease Policy limit \$1,000,000

UMBRELLA POLICY (Excess Liability)

As excess over Commercial General Liability, Pastoral Counseling, Sexual Misconduct, Directors’ & Officers, Owned Auto, Hired and Non-Owned Auto and Workers Compensation.

- Occurrence \$1,000,000 Aggregate \$1,000,000

Cyber Liability and Cyber Crime

- Cyber Liability \$250,000
- Cyber Crime \$25,000

Malicious Attack

- \$10,000,000 as a shared limit