

Available for:

- Church Congregations
- Denominational Head Offices
- Bible Colleges / Seminaries
- Christian Campgrounds
- Missions Organizations
- Evangelistic Ministries
- Relief Organizations
- Bible / Literature Societies
- Private Christian Schools
- Christian Day Cares / Nurseries
- Lifeskills Training Centres
- Crisis Pregnancy Centres
- Drop-In Centres

Plus, many other Christian Charities

In addition to standard insurance coverages, our "Church Protection Plus" plan offers "hard to get" coverages including:

- ✓ Expanded Property Form Coverage for your Buildings and Contents
- ✓ Broad Form General Liability
- ✓ Blanket Counselling / Mental Anguish
- ✓ Vicarious Liability for Abuse and Harassment
- ✓ Non-Profit Directors and Officers Liability
- ✓ Excess and Umbrella Liability



From anywhere in Canada Call Toll Free
1-800-640-0933
 churchinsurance@robertsonhall.com

We Are Here to Help!

Robertson Hall Insurance Inc. has been providing comprehensive insurance protection for church congregations and charitable organizations since 1972. Our office currently arranges coverage for over 3200 individual churches and charities across Canada representing over 25 evangelical Christian denominations, including the Baptist Convention of Ontario and Quebec.

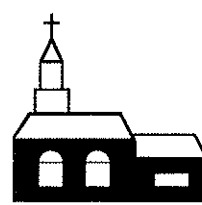
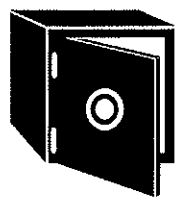
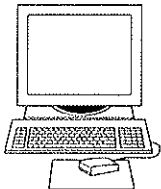

Finally...

Insurance professionals who understand churches and Christians charities and who devote 100% of their time to serving the needs of charitable organizations and their leaders. We don't just "sell" an insurance policy, we provide "protection plus" including:

- Professional written evaluation of your coverage requirements
- Custom-tailored insurance protection
- Friendly knowledgeable customer service representatives to answer your questions
- After-hours emergency claims service
- Local independent adjusting services in 110 communities across Canada
- Inspection and loss control recommendations by qualified engineers
- Risk management advice including our exclusive "Facing The Risk" Checklist
- Group seminars and workshops on issues affecting church and charitable organizations

If you are not already insured through our office, we invite your inquiries for further information or a "no-obligation" comparison quotation proposal.

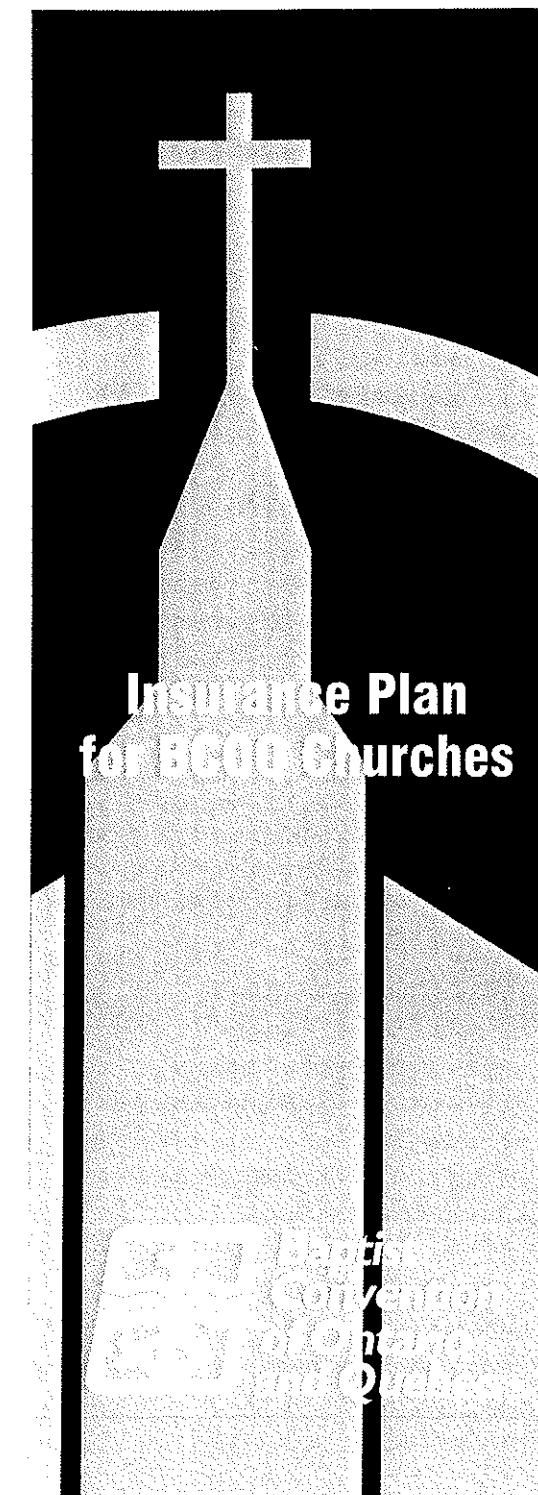
"Unparalleled Insurance Protection for Churches and Christian Charities"

 PROPERTY	 CRIME
 CONTENTS	 LIABILITY



395 WELLINGTON ROAD SOUTH, LONDON, ONTARIO N6C 5Z6
 TEL: (519) 680-3111 FAX: (519) 685-2931
 TOLL FREE 1-800-640-0933

Serving Churches and Christian Charities since 1972



**Insurance Plan
for BC00 Churches**

Baptist
Convention
of Ontario and
Quebec

Property Coverages

Broad Form physical damage coverage for your buildings and Contents including the following:

- Single Limit Property of Every Description
- Replacement Cost Endorsement
- No Same-Site Replacement Requirement
- Agreed Value (No Co-Insurance Penalty)
- Inflation Guard Indexed to Stats Canada
- Flood, Earthquake and Sewer Backup
- Broad Form Glass Coverage
- Debris Removal
- Leasehold Improvements and Betterments
- Detached Structures
- Lawn and Maintenance Equipment
- Below Ground Foundations and Machinery
- Underground Piling, Flues and Drains
- Consequential Loss
- Liberalization Clause

Our Church Protection Plus Expanded Property Form also automatically includes the following coverage extensions which are provided in excess of the Building and Contents limits at no additional premium:

- Newly Constructed Property
- Newly Acquired Property
- Broad Form Bylaws Coverage
- Computer Equipment and Software
- Stained Glass
- Outside Signs / Lighting Fixtures
- Trees, Plants and Shrubs
- Pollutant Cleanup and Removal
- Property at Unscheduled Locations
- Property in Transit
- Clergy Personal Property
- Personal Property of Others
- Lock and Key Replacement

Loss Expense Coverages

We also provide the following additional coverages in the event of an insured loss in order to reduce any interruption to your operations and activities:

- Additional Expenses
- Loss of Income
- Rental Value
- Fire Department Service Charges
- Off Premises Service
- Reproduction of Valuable Papers / Media
- Accounts Receivable
- Professional Fees

Crime Coverages

Comprehensive Dishonesty, Disappearance and Destruction including the theft or loss of money and negotiable securities from your premises in transit, at the home of authorized personnel and within a bank night depository, as follows:

- Loss Inside Premises
- Loss Outside Premises
- Employee / Volunteer Dishonesty
- Money Orders / Counterfeit
- Depositors Forgery

Property Options

(available upon request)

- Comprehensive Boiler and Machinery (Heating, Cooling and Electrical Equipment)
- Parsonage Dwellings and Personal Contents
- Builders Risk Construction Coverage
- Increased Employee Fidelity Bonding

The standard Property, Loss Expense and Crime coverages and limits contained in this program can be upgraded in order to meet your unique coverage requirements.

Liability Coverages

Minimum \$5,000,000 Comprehensive General Liability coverage for the operations and activities of your church congregation including the following extensions:

- Bodily Injury and Property Damage
- Mental Anguish / Mental Injury
- Extended Property Damage (Including Use of Force to Protect Persons and Property)
- Personal Injury (Libel, Slander, Defamation, Malicious Prosecution & Abuse of Process)
- Extended Personal Injury (Discrimination, Harassment and Humiliation)
- Advertising Injury
- Incidental Broadcasting, Publishing, Telecasting
- Additional Insureds: Directors, Officers, Committee Members, Trustees, Employees, Members, Volunteers and Others
- Off Premises Sponsored Activities
- Full Worldwide Scope of Coverage
- Products and Completed Operations
- Compensatory, Punitive and Exemplary Damages as insurable by law
- Legal Expenses in excess of policy limits
- Prejudgement and Postjudgement Interest
- Loss of Earnings in Claim Defense
- Participants in Sports / Athletic Activities
- Non-Owned Automobiles
- Legal Liability for Damage to Non-Owned and Hired Automobiles
- Non-Owned Watercraft and Aircraft
- Unique Broad Form Contractual Liability - Includes Personal Injury and All Insurable Civil Damages
- Employers Liability
- Voluntary Compensation
- Tenants Legal Liability - Broad Form
- Sudden and Accidental Pollution
- Voluntary Medical Payments - Includes Volunteer Workers and Sports Participants
- Hostile Fire
- Forest Fire Fighting

- Incidental Medical Malpractice
- Elevator Legal Liability / Collision
- Unique Manuscript Wording
- Customer Friendly Features Including:
 - Plain Language Policy Wordings
 - Easy to Read "Large Print"
 - Alternative Dispute Resolution Option
 - Liberalization Condition
 - Relaxed Policy Conditions

Liability Options

(available upon request)

- Physical and Sexual Abuse and Harassment—No Exclusion
 - (i) Vicarious Liability for All Insureds (Occurrence Form - Full Limits - No Deductible)
 - (ii) Criminal Defense Costs for Wrongful Accusation
 - (iii) Therapy / Counselling Costs for Victims (subject to approved prevention plan)
- Blanket Counselling Liability (Covers all recognized counselling by any Insured)
- Directors and Officers Liability - Non-Profit Manuscript Errors & Omissions form, including Extended Insureds, Entity Coverage, Spousal Endorsement, Employment Practices and Professional Services
- Excess Liability (Up to \$12,000,000)
- Employee Benefits Liability
- Watercraft Liability
- Day Cares, Nurseries and Day Schools
- Buses, Vans and Automobiles (Ontario)
- Construction Liability
- No Fault Accident Benefits for members, volunteers and participants in sponsored activities, including sports and recreation, construction, renovations, maintenance, schools, day cares and resident or summer day camps

This summary is not a policy of insurance. Please refer to the actual policy wordings for full terms and conditions.