

Eastminster Presbyterian Church  
Insurance Coverage

Jack,

As you requested, below is a summary of your current insurance coverage for Eastminster Presbyterian. Your insurance carrier, GuideOne, has a very comprehensive policy for churches. I know that you have some stained glass windows, which would be covered under your building coverage. However, I would recommend that you confirm that the Building Limit noted below for the church is sufficient to also include the replacement cost of that glass.

Please let me know if you need any other additional information.

<b>Commercial Package</b>	<b>GuideOne Insurance</b>	<b>3/1/15 – 3/1/16 #6009366</b>
<b>Blanket Building and Contents Limit</b>	<b>\$5,221,180</b> Agreed Value	Deductible \$1,000
Church Building	\$3,514,000	100% Values
Church Contents	\$729,500	
Office Building	\$1,236,000	
Office Building Contents	\$240,000	
Maintenance Shed	\$68,000	
Maintenance Shed Contents	\$12,300	
<b>Money and Securities</b>	<b>\$8,000</b>	Deductible \$250
<b>Employee Dishonesty</b>	<b>\$10,000</b>	Deductible \$-0-
<b>Depositors Forgery</b>	<b>\$10,000</b>	Deductible \$-0-
<b>Liability Coverage:</b>		
<b>General Liability</b>	<b>\$1,000,000 Per Occurrence</b>	<b>\$3,000,000 Annual Aggregate</b>
<b>Pastoral Professional</b>	<b>\$1,000,000</b>	<b>\$3,000,000</b>
<b>Medical Expense to Others</b>	<b>\$5,000</b>	
<b>Hired and Non-Owned Automobile Liability</b>	<b>\$1,000,000</b>	<b>\$1,000,000</b>
<b>Directors &amp; Officers Liability</b>	<b>\$1,000,000 Each Claim</b>	<b>\$1,000,000 Aggregate / Deductible \$2,500</b>
<b>Sexual Misconduct Liability</b>	<b>\$250,000 Each Claim</b>	<b>\$500,000 Aggregate</b>
<b>Excess Umbrella Liability</b>	<b>\$1,000,000 Per Occurrence</b>	<b>\$1,000,000 Aggregate</b>
<b>Commercial Crime</b>	<b>Travelers</b>	<b>5/22/13 – 5/22/16 #105894549</b>
<b>Employee Dishonesty</b>	<b>\$150,000</b>	Deductible \$10,000
<b>Workers Compensation</b>	<b>GuideOne Insurance</b>	<b>3/1/15 – 3/1/16 #6009368</b>
Each Accident / Disease Policy Limit / Disease Each Employee	\$100,000 / \$500,000 / \$100,000	
Estimated Payroll:	Church Employees	\$156,823
	Pre-School Services	\$297,100

**JohnMark Rohrbaugh, CIC, CISR, AIS, API**  
Select/Surety Client Services Manager  
**McConkey Insurance & Benefits**  
2555 Kingston Road, Suite 100, York, PA 17402  
717-755-9266 (main) | 717-505-3174 (direct)  
| [www.ekmconkey.com](http://www.ekmconkey.com)

**The above coverage is as of October, 2015.**