We are providing this information to you because you are thinking about using our church facilities.

We are honored that you are considering the use of our church, whether for your one time event or your group's regular meetings.

Any time our church's facilities are being used by organizations or persons that are not owned and/or managed by us, leases or facility use agreements are needed. Unintentionally, things may occur while the property is in your custody which are not strictly the responsibility of our church.

INSURANCE BOARD
Partners in Protection

Insurance Board
700 Prospect Ave, 8th Fl
Cleveland, OH 44115

www.InsuranceBoard.org

Thank You for Considering Our Church



TULIP Courtesy of Insurance Board

The Need for Insurance

For your request, we require a facility use agreement. Common features of this agreement are: (1) terms of indemnity (2) requirements to prove insurance coverage, and (3) requirements that the church and our officers be named as additional insureds. Indemnity language assures that the tenant (you) is responsible for things that happen due to tenant's use of the building, and that the tenant will defend the church and make it whole for any claims.

Proof of insurance demonstrates the financial means to back up the indemnification. Additional insured status ensures that the insurance policy will back up the promise of indemnification.

An insurance product that can be purchased when a third party does not have their own insurance coverage and wishes to use our facility is a Tenants Users Liability Insurance Program (TULIP). This coverage allows you to obtain liability insurance specifically for the use of our church. TULIP allows you to purchase a low cost general liability product to cover your liability related to the utilization

COMMERCIAL GENERAL LIABILITY Effective Date: 02/15/2019	ADMITTED	Nationwide Mutual Insurance Company A.M. Best Rating: A+, XV

COMMERCIAL GENERAL LIABILITY	
Coverage	**Limit**
Each Occurrence	$1,000,000
General Aggregate (per event)	$1,000,000
Products Completed Operations Aggregate (per event)	$1,000,000
Personal & Advertising Injury	$1,000,000
Damage to Premises Rented to You Limit	$300,000
Premises Medical Payments	No Coverage

General Liability - Additional Coverages:	
Coverage	**Limit**
Legal Liability to Participants (See notable exclusions for excluded participant activities)	$1,000,000
Contingent Ride Liability	No Coverage
Volunteer Medical Payments	No coverage
Sexual Abuse Defense Cost Reimbursement	$100,000
Liquor Liability – Each Common Cause	No coverage
Liquor Liability – Aggregate	No coverage
Primary Fireworks Liab. ($1,000 BI/PD Ded. Per Occ.)	No coverage
Excess/Contingent Fireworks Liability	No coverage

Notable Exclusions: Asbestos; Nuclear Energy Liability; War Liability; Pollution with Hostile Fire Excpetion;

Employment Related Practices; Fireworks (unless specifically endorsed); Mold, Mildew, Fungi and Spores (as approved in applicable states); Silica or Related Dust (as approved in applicable states); Lead (as approved in applicable states); Water Hazards, Saddle Animals, Day Care Operations, Rodeos, Corporal Punishment; Access or Disclosure of Confidential or Person Information and Data Related Liability with Limited Bodily Injury Exception (as approved in applicable states)

Aircraft, Hot Air Balloon, Airfield or Airport Facility; Racing or Stunting of Autos, Motorcycles, Snowmobiles, Watercraft or Powerboats; Amusement Devices (unless specifically endorsed); Sexual Abuse & Molestation; Professional Liability including Pastoral Liability; Animals; Haunted Attractions; Snowmobile
Activities Participants excluded for LLP coverage includes the following: Bobsled, Box Lacrosse, Boxing, Bungee Jumping, Cricket, Cycling, Football, Hang Gliding, Sky Diving, Horse Racing, Ice Hockey, Jai Alai, Judo, Luge, Orienteering, Rafting, Motorsports, Rodeos, Rugby, Skiing, Parachuting, Surfing, Wrestling, Cliff Diving, Mud Volleyball, Roller Derby, Wind Surfing, Triathlon, Arm Wrestling, Scuba Diving.

General Liability - Notes / Notable Forms / Terms & Conditions:
General Liability Broadened Coverage Endorsement (see summary attached); Certified Acts of Terrorism; AI - Designated Persons or Organizations; AI - Vendors

of our church, protecting you as well as us by providing a layer of insurance protection and including the church as an additional insured.

A simple, short application is enclosed. Coverage is subject to approval of the application and receipt of premium payment. We are more than happy to assist you in processing the request through our Insurance Board agent.

Once again, thank you for considering the use of our church. We hope this information has been helpful. Please let us know if you have any questions.