

The Episcopal Diocese of Southern Virginia

Minimum Insurance Requirements

COMMERCIAL PACKAGE POLICY, to include the following minimum limits:

- Buildings, Organs, Contents & Stained glass windows Insured to Replacement Value, “All Risk” Coverage
- Fine Arts \$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 \$1,000,000
- Medical Payments Each person \$30,000 Occurrence \$60,000
- Sexual Misconduct Liability Occurrence \$1,000,000 Aggregate \$2,000,000
- Employee Dishonesty \$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