

## PROPERTY INSURANCE

Nearly all congregations within the Diocese hold property and casualty, and personal property insurance with the Church Insurance Company of Vermont or their product partners. Parishes, Missions, and entities within the Diocese are free to insure their property with any reputable company of their choice, so long as the coverages afforded are in accordance with Title II, Canon 5.2. This Canon requires that the coverages afforded under policies purchased from outside sources be comparable to those from the Church Insurance Company in the Diocesan master policy. Many commercial carriers will not write sexual misconduct insurance for churches and this coverage is required by the Diocese.

It is recommended to perform an annual review of your insurance coverage for general liability, sexual misconduct, non-owned auto, worker's compensation, director's and officer's liability and umbrella liability provisions.

Flood coverage at Church Insurance is a \$1,000,000 maximum limit, which is the minimum coverage to carry for flood. A Blanket Crime provision covers theft within churches with a \$25,000 limit, additional coverage is available at the church's expense. Specific entities may find that they require other more expanded coverages to protect fine art, stained glass, vestments, or other valuable church property. Church Insurance protects their insureds with all these coverages through their policy. They are also available to assist in reviewing coverage.

Church Insurance Agency has obtained product partners to provide quality coverage in several areas at a more affordable rate, such as director's and officer's and umbrella liabilities and this coverage is recommended by the Diocese.

For information and assistance with insurance through the Church Insurance Company, please contact our agent Mr. John Scheffler, Vice President of Client Services, at 972-355-0927 or via email to [JScheffler@cpg.org](mailto:JScheffler@cpg.org) or Jonathan Blaker, Director of Treasury at the Diocesan office at 713-353-2134 or [jblaker@epicenter.org](mailto:jblaker@epicenter.org).

Jonathan Blaker, Director of Treasury