



Coverage Options Form

Customer Name: Unitarian Universalist Church of Berkeley

Customer#: 4036

Your insurance includes coverage per the limits listed in the policy(ies) and summarized in the attached proposal. Higher limits are available. The coverages listed below are offered through insurers proposed by our agency and should be considered by your organization. Some coverages below may already be included in your proposal; please review your proposal to verify. All coverage endorsements are subject to underwriter approval.

Coverage Options:

Property Coverage

- ✓ Limited Flood - \$25,000 limit premium starts around \$200; Flood Zones A, V & D: \$5,000 max limit
- ✓ Builders Risk Coverage
- ✓ Inland Marine Coverage (Scheduled Items/Fine Arts)
- ✓ Scheduled Building Ordinance – higher limits may be available for Loss of Undamaged Portion, Demolition Costs and Increased Cost of Construction
- ✓ Scheduled Business Income and Extra Expense – higher limits may be available
- ✓ Earthquake Sprinkler Leakage (EQSL)

Crime

- ✓ Money & Securities \$5,000 limit premium starts at \$36
- ✓ Blanket (Fidelity) Bond \$20,000 limit premium starts at \$60
- ✓ Forgery & Alterations \$20,000 limit premium starts at \$16

Professional Liability Coverage

- ✓ Legal Defense Coverage \$100,000/\$300,000 limit premium starts at \$60
- ✓ Directors, Officers and Trustees Liability - \$500,000 limit premium starts at \$150
- ✓ Employment Practices Liability - \$500,000 limit w/ 5 employees premium starts at \$259
 - Wage & Hour Sublimit endorsement available
 - Third Party endorsement available
- ✓ Employee Benefits Liability - \$500,000 limit premium starts at \$192
- ✓ Educators' Legal Liability –\$500,000 limit premium starts at \$151

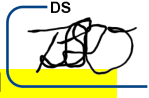
Workers' Compensation

- ✓ Volunteer Labor Coverage (not available in NV)

Business Auto Insurance – If your organization owns vehicles

- ✓ Higher limits may be available for Uninsured/Underinsured Motorist Coverage

Umbrella Policy – \$1,000,000 limit starting premium at \$350

Initial 



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Coverage Options Continued:

Cyber Liability - \$50,000 limit premium starts at \$199

- Other markets may be available to provide additional coverages

Worldwide Liability – extends general liability limits to foreign courts

Mission Trip Coverage – sickness, medivac, increased foreign accident coverage

- Premium starts at \$100 (minimum premium)

Accident Excess Medical Coverage – Volunteers/Youth Groups/Students/Campers

Earthquake Coverage – premium starts at approximately \$2,000 per million of property coverage

Flood Insurance-available from National Flood Insurance Program (NFIP) up to \$500,000 for building coverage and up to \$500,000 for its contents

Excess Flood – available from private flood insurers intended to provide water damage protection over and above the coverage provided by NFIP. Some private insurers may offer “first dollar” flood policies.

DISCLAIMER:

Church and Casualty is under no obligation to offer previously rejected coverages until and unless you request such coverages.

All advice and analysis given pertains only to the insured’s insurance program and is in no way legal advice and should under no circumstances be considered legal advice. For legal advice, please consult an attorney.

Recommended coverages offered based upon exposure to loss that were made known to Church & Casualty at that time. If any information you provided is inaccurate, the terms and conditions, premium, or even availability of the insurance maybe subject to change. If you have changes in your business operations at any time, please notify us as soon as possible so coverage can be discussed.

Initial  DS



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The undersigned insured acknowledges that they have read and understood the insurance proposal and coverage options form as presented by Church & Casualty and authorizes them to bind coverage as presented.

PROPOSAL COVERAGES HAVE BEEN REJECTED/MODIFIED AS OUTLINED:

- | Change | Effective Date |
|--|----------------|
| 1. Amend B3 To Good Earth and take out Pine Crest | _____ |
| 2. Add The Good Earth School as an additional insured. | _____ |
| 3. _____ | _____ |
| 4. _____ | _____ |
| 5. <input type="checkbox"/> <u>Cyber Liability – Reject Coverage</u> | |

The insured has also requested quotes for the following coverages/changes. Listed quotes will not be added until insured requests these changes in writing and the carrier has approved all applicable applications.


Quote these changes:

1. _____
2. _____
3. _____
4. _____

Any request that you make to confirm, bind or alter insurance will not take effect until you receive confirming communication from your Church & Casualty representative.

By signing below, you agree you have received and reviewed the Electronic Communications Delivery Policy and consent to enrollment into the Church & Casualty InsurLink Portal.

Opt-Out of InsurLink and Electronic Policy/Documents Delivery

Signature:  _____
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Date: 10/26/2021 | 1:25 PM PDT

Printed Name: Tess Snook O'Riva