



## Free Methodist Church of North America

### Suggested Church Insurance Guidelines

All church liability insurance policies, except for workers compensation, must name the Free Methodist Church of North America and the associated conference (*include name and address*) as an “**additional insured.**” Policies must be written on a **PRIMARY AND NON-CONTRIBUTORY basis with any other insurance.** **Additionally,** a “**waiver of subrogation**” in favor of the Free Methodist of North America should be included in all policies.

Policies must be written by an insurance company with an acceptable **A- or better AM Best Rating** and satisfactory to Free Methodist Church of North America.

### Certificates of Insurance

**Mail or fax (864-239-2435) certificates to the following address:**

Free Methodist World Ministries Center  
Department of Administration  
770 N. High School Road  
PO Box 535002  
Indianapolis, IN 46253-5002

### Liability

#### General Liability

**\$1,000,000** each occurrence  
**\$2,000,000** aggregate

#### Automobile Liability

**\$1,000,000** each accident  
Including owned, non-owned and hired vehicles (If there are no owned vehicles, non-owned and hired coverage can be added to the General Liability policy.)

#### Professional Liability:

##### Sexual Misconduct & Pastoral Counseling

**\$1,000,000** each occurrence & aggregate (*if applicable as determined by the Free Methodist*)

##### Directors & Officers Liability

**\$1,000,000** each occurrence & aggregate (*Especially if there is a camp or school operation*)

### Workers Compensation and Employers Liability

Statutory required coverage for State in which the church is located and operated.

### Property

- Coverage should be written on a Special Form Including Theft (*All Risk*)
- Replacement Cost
- Ordinance or Law Endorsement (CP 04 05) 15% of the building value or \$100,000 minimum
- Insure for full replacement cost value of the building, equipment, furniture, signs and fixtures and actual cash value on the glass
- Crime coverage for money & securities and employee dishonesty. Minimal coverage limit \$20,000
- Building should be appropriately valued (a recent appraisal)
- Wind coverage must be included
- Flood coverage is required for property located in flood zones

### Umbrella/Excess Liability

- **\$3,000,000** each occurrence & aggregate (*if applicable as determined by the Free Methodist*)