

Resolution of 2016 Annual Conference
Minimum Insurance Coverages for Local Churches

Whereas, *The Book of Discipline 2012* Par. 2533.2 requires local church trustees to annually review and report on the adequacy of local church property and liability insurance coverage "to ensure that the church, its properties, and its personnel are properly protected against risks".

Whereas, inadequate insurance puts local church property, assets and operations at risk,

Whereas, the interdependence of local churches with the Conference makes it imperative that all entities of the Annual Conference have adequate levels of insurance coverage within current market availability,

Whereas, the Conference Minimum Insurance Coverages for Local Churches have not been updated since the 2006 resolution, during which time the risks needing to be protected against have increased, and,

Whereas, the Trustees of the New York Annual Conference, have recommended the following minimum insurance requirements for local churches,

Now therefore be it hereby resolved, that all local churches within the New York Annual Conference shall carry the Minimum Insurance Coverages set forth below, and

Be it further resolved, that each local church shall provide evidence of such coverage to their District Superintendent at the time of their annual Charge Conference.

**New York Annual Conference
Minimum Insurance Coverages for Local Churches**

Property

Buildings, Organs, Contents Replacement Cost at 100%, "All Risk" Coverage

Liability

General	\$1,000,000	Aggregate \$3,000,000
Pastoral Counseling Liability	\$1,000,000	Aggregate \$3,000,000
Sexual Abuse & Molestation	\$1,000,000	Aggregate \$2,000,000
Employment Benefits Liability	\$1,000,000	Aggregate \$1,000,000
Directors & Officers	\$1,000,000	
Employment Practices	\$1,000,000	(including Sexual Harassment)
Crime / Employee Dishonesty	\$25,000	
Medical Payments	\$10,000	

Automobile

Liability	\$1,000,000	
Uninsured Motorist Coverage	\$1,000,000	
Hired and Non Owned Auto	\$1,000,000	Aggregate \$3,000,000

Umbrella

\$1,000,000

(Suggested for all churches but required if a pre-school operates on church property)

Workers' Compensation: All local churches and church-controlled preschools shall participate in and be covered under the Conference's group Workers' Compensation policy. No church or church-controlled preschool should secure their own coverage.

Note: Limits and coverages in excess of those recommended above are encouraged. These are the minimum requirements.