

**Churches or Other Houses of Worship
Supplemental Application**
(Complete in addition to ACORD)

GENERAL INFORMATION

1. Name of Applicant: _____
2. Applicant's Web Site Address: _____

GENERAL LIABILITY COVERAGE

3. Number of Buildings: _____ Total square footage for all buildings combined: _____

4. Number of residential facilities for clergy only: _____

5. Does the applicant have any burial sites/cemeteries? Yes No

If Yes, number of acres: _____

If Yes, are they located on the same premises along with the Church/House of Worship? Yes No

Is burial site/cemetery active? Yes No

6. Check all services that apply and provide details for each:

- | | | | |
|---|--|--|---|
| <input type="checkbox"/> Adult Day Care | <input type="checkbox"/> Children Day Care | <input type="checkbox"/> Events | <input type="checkbox"/> Fair |
| <input type="checkbox"/> Gymnasium | <input type="checkbox"/> Job Training | <input type="checkbox"/> Medical Ministry | <input type="checkbox"/> Missionary Trips |
| <input type="checkbox"/> Overnight/Day Camp | <input type="checkbox"/> Pool | <input type="checkbox"/> Rooming Houses or Halfway Homes | <input type="checkbox"/> School |
| <input type="checkbox"/> Shelter Operation | <input type="checkbox"/> Soup Kitchen | <input type="checkbox"/> Youth/Recreation Center | <input type="checkbox"/> Other |

If other is checked, please describe: _____

Details of checked items: _____

7. Is a Youth Group Program offered? Yes No

Age range of children: _____ Number in attendance each week: _____

Youth Group is run by: _____

List of activities: _____

8. Do you operate any shelters? Yes No

If yes, indicate location(s) and number of beds for each: _____

Is the shelter manned by employees or volunteers, or both? _____

Are professional counseling services offered? Yes No

9. List all community services provided by your organization: _____

10. Are any of the premises leased/subleased to others? Yes No

a. What type of business is the tenant(s) operating? _____

b. What is the square footage occupied by the tenant(s)? _____

c. Does the applicant require the tenant(s) to carry general liability insurance with the applicant named as an additional insured? Yes No

11. Does the applicant sponsor any group trips, such as pilgrimages abroad or off site retreats? Yes No

If yes, please provide details: _____

Any overseas missions? Yes No

If yes, please provide details: _____

12. Does the applicant operate Mikvah bath or perform full-immersion baptism baths? Yes No

13. Are any live animals used during religious ceremonies? Yes No

If yes, please provide details: _____

14. Does the applicant sponsor any athletic leagues? Yes No

If yes, please answer the following:

Sports played: _____

Number of participants: _____ Age of participants: _____

Does the insured require all participants or guardians (if minors are involved) to sign a waiver of Liability prior to participating? Yes No

15. Is there any anticipated construction of new buildings or alterations to existing structures? Yes No

If yes, please provide details: _____

16. Does the applicant broadcast on the radio or television? Radio Television Yes No

PROPERTY COVERAGE

(Supplemental questions to the Property Section ACORD 140 Application.)

17. Are any buildings left unlocked when staff is not present? Yes No

18. Is all electrical wiring on circuit breakers? Yes No

19. Is there any aluminum or knob and tube wiring on the property? Yes No

20. Are unattended candles prohibited? Yes No

21. Is there a steeple? Yes No Is it protected by a lightning system bearing the UL label? Yes No

22. Is there commercial cooking equipment? Yes No

If yes, list equipment, age and condition of all equipment: _____

23. Are there any buildings with stained glass? Yes No

If yes, total value of stained glass: _____

24. Are there any religious artifacts or artwork (including stained glass) located inside or outside of premises? Yes No

If yes, please provide brief description: _____

25. Is there a pipe organ? Yes No

If yes, total value of pipe organ: _____

SEXUAL ABUSE AND MOLESTATION COVERAGE None Requested (If checked skip this Section.)

26. Please indicate the liability limits you are requesting:

\$25,000/\$50,000 \$50,000/\$100,000 \$100,000/\$300,000

27. Has any clergyman, employee, volunteer or other person associated with or working for your organization ever been arrested or convicted of a crime? Yes No

If yes, give details: _____

28. Has the applicant's facility or any other facility the applicant is associated with had any incidents or claims brought against it for sexual molestation or any other allegation of misconduct? Yes No

If yes, give details: _____

29. Does the applicant have written guidelines regarding sexual misconduct? Yes No

Describe all background checks performed (prior history, police reports, references, etc.): _____

30. What steps have been taken to prevent or avoid a sexual misconduct incident?

PROFESSIONAL/PASTORAL COUNSELING COVERAGE None (If checked skip this Section.)

31. Total number of employees: Full Time _____ Part Time _____ Volunteers _____ Seasonal _____

Position	# of Full Time	# of Part Time	Position	# of Full Time	# of Part Time
Administrators			Counselors		
Camp Counselors			Nurses		
Clergy, Rabbis, Pastors, etc.			Teachers		
Clerical			Volunteers		
Other:					

32. Size of congregation: _____

33. What type of counseling is performed by the applicant's clergy, rabbis, pastors, etc.?

Crime Drugs/Alcohol Marriage Pregnancy Religious Other _____

If other, please explain: _____

34. Have all clergy, rabbis, pastors, etc. completed their degree at an accredited theological seminary? Yes No

If no, describe training clergy, rabbis, pastors, etc. underwent? _____

35. Does the applicant have a master's degree in Pastoral Counseling? Yes No

Do they meet licensing standards of the AAPC (American Association of Pastoral Counseling)? Yes No

If no, describe training and experience: _____

36. Are procedures in place to protect confidentiality of clients? Yes No

HIRED AND NONOWNED AUTO COVERAGE None (If checked skip this Section.)

37. Does the applicant have a Business (or Commercial) Automobile Insurance Policy in force? Yes No

38. Does the applicant regularly deliver goods or products? Yes No

39. Does the applicant require its employees to use their personal automobile to conduct the applicant's business on a regular basis? Yes No

40. Does the organization have any owned or leased (long-term) autos? Yes No

DIRECTORS & OFFICERS LIABILITY COVERAGE AND EMPLOYMENT PRACTICES LIABILITY INSURANCE COVERAGE

If D&O and/or EPLI coverage is desired, provide the following information. If not, sign and date the application.

41. Gross revenue: Next Year \$ _____ Current \$ _____ Previous \$ _____

(If revenue exceeds \$750,000 submit with financials.)

Current Fund Balance: \$ _____

(If the fund balance is negative, submit with financials and an explanation.)

42. **Employment Practices Liability Insurance Coverage**

If EPLI Coverage is desired, respond to question 42. If not, proceed to Questions 43 - 46 (Claims Section.)

- a. Has there been or is there an anticipated reduction of employees in the past/next (12) months? Yes No
- b. Does the Applicant have a clear procedure in place to report Sexual Harassment and other complaints? Yes No
- c. Does the Applicant have formal written procedures for hiring and firing employees? Yes No

CLAIMS SECTION

- 43. a. Within the last three (3) years, has any inquiry, complaint, notice of hearing, claim, or suit been made (including, but not limited to, Equal Employment Opportunity Commission, State Human Rights Boards, Municipal, State or Federal Regulatory Authorities), against the Organization, or any person proposed for insurance in the capacity of Director, Officer, Trustee, Employee, or Volunteer of the Applicant? Yes No

Provide details of each claim on a separate page.

- b. Is any person(s) proposed for this insurance aware of any fact, circumstance, or situation, which may result in a claim against the Applicant or any of its Directors, Officers, Trustees, Employees, or Volunteers? Yes No

Provide details of each potential claim on a separate page.

- 44. Has any similar insurance on behalf of any person(s) or entity(ies) now sought to be insured been declined, non-renewed, canceled or refused? If yes, provide details. Yes No

45. Current Insurance Company: _____

Policy Period: From: _____ To: _____

Limit: \$ _____ Deductible: \$ _____ Premium: \$ _____

46. Limit of Insurance Requested: \$ _____

NO FACT, CIRCUMSTANCE OR SITUATION INDICATING THE PROBABILITY OF A CLAIM OR ACTION AGAINST WHICH INDEMNIFICATION IS OR WOULD BE AFFORDED BY THE PROPOSED INSURANCE IS NOW KNOWN TO ANY DIRECTOR, OFFICER, TRUSTEE, EMPLOYEE OR VOLUNTEER OF THIS ORGANIZATION, AND IT IS AGREED BY ALL CONCERNED THAT IF THERE BE KNOWLEDGE OF ANY SUCH FACT, CIRCUMSTANCE OR SITUATION, ANY CLAIM OR ACTION SUBSEQUENTLY EMANATING THEREFROM SHALL BE EXCLUDED FROM COVERAGE UNDER THE PROPOSED INSURANCE.

The undersigned authorized Officer of the Organization on behalf of the applicant and all persons or concerns seeking insurance, has read and understands the Application and declares that all statements set forth herein are true, complete and accurate. The undersigned further declares and represents that any occurrence or event taking place prior to the issuance of the policy applied for, which may render inaccurate, untrue or incomplete any statement made herein will immediately be reported in writing to the Insurer. The undersigned acknowledges and agrees that the submission and the Insurer's receipt of such written report, prior to the inception to the policy applied for, is a condition precedent to coverage.

The insured hereby further acknowledges that he/she/it is aware that legal defense costs that are incurred shall be applied against the retention amount.

WARNING

FRAUD WARNING: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO IS GUILTY OF INSURANCE FRAUD. THIS IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES. (FOR NEW YORK INSURED: AN ACT OF INSURANCE FRAUD SHALL BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED \$5,000 AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION.)

Although the signing of this application does not bind the undersigned on behalf of the Directors and Officers and the Organization to effect Insurance, the undersigned, on behalf of the Directors and Officers and the Organization, agrees that this application and the information furnished pursuant hereto shall be the basis of the contract should a policy be issued and this application will become part of the policy. The Insurers are hereby authorized to make any investigation and inquiry in connection with this application, as they may deem necessary.

Signed: _____
(Must be signed by Chairman of the Board, President or Executive Director)

Title: _____ Date: _____