



Jencap Insurance Services Inc.

3025 Windward Plaza, Ste 400
Alpharetta, GA 30005
www.geneseeeins.com
Date Prepared: 7/20/2021

Underwriter: Matt Nicholson
Phone: (770) 377-6809
Fax:
Email: matt.nicholson@jencapgroup.com

Multi-line

Quote Cover Letter

Agency: Rentz & Rentz Insurance Inc	Insured: Oak Grove Missionary
Address: 453 S. MAIN STREET Baxley, GA 31513-	Address: 2305 HATCH PKWY N BAXLEY, GA 31513
Phone: (912) 367-1479 Fax: (912) 367-1480	
Contact: Cole Rentz	
Effective Date: 7/20/2021	Carrier: United States Liability Ins Co
Expiration Date: 7/20/2022	Admitted

Please refer to Coverage Details on the attached Quote.

Premiums		
	<u>General Liability</u>	<u>Commercial Property</u>
Term Premium:	400.00	621.00
Total:	400.00	621.00
Commission:	10.00%	10.00%
Grand Total:	1,021.00	

This quote is valid until 8/19/2021 and the coverage offered may differ from that requested in the application, or from what was on the prior policy. Failure to provide the requested coverage shall impose no liability on Jencap Insurance Services Inc..

Enclosed you will find **an admitted** Non Profit Package quote for Oak Grove Missionary. The quote number is NPP021L5456 Version 2 .

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Summarizes the locations, building information, property coverages, warranties, and the corresponding classifications with the exposures and rates.
- Section III-** Provides the Liability Limits of Insurance
- Section IV-** Lists the required coverage forms, notices, endorsements and exclusions.
- Section V-** Offers optional coverages that are available to the applicant but are not currently included in the quote.
- Section VI-** Provides the Direct Bill Payment Description.

In addition we have included some materials that will assist in the evaluation of this offer of coverage.

- An Excess General Liability quote that provides higher limits of Liability. It is attached as a separate quote under #XSL021L32W0. This quote is optional and not required to be bound along with the primary quote. If coverage is desired, we would issue a separate policy.
- A pre-filled application that includes the information you have already provided.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

The carrier will send you an invoice based on the terms reflected in this quote.
Payment is due to the carrier.

Payment options available to you are:

1. Send the invoice remittance slip with payment to the lockbox address on their invoice
2. Pay online at www.usli.com/ezpay.
3. Pay by phone (automated system available 24/7) at 866-632-2003

Your invoice will include a unique number that will allow you to register your policy at www.usli.com/ezpay. By registering your policy, you will have access to additional information as well as the option to set-up recurring payments. Recurring payments are a great way to minimize the possibility of your policy being cancelled or not renewed because payment was not received.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide

feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

Quote is valid until 9/18/2021

To: **Oak Grove Missionary**

Please bind effective: _____
 Insured email address: _____
 Insured phone number: _____

Confirm optional coverages:
 Do not include any optional coverages.
 Include the following optional coverages from Section V
 (Taxes & Fees may apply to optional premium if purchased)
 Option 1 - (add: \$368.00) - Non-Owned & Hired Automobile Liability
 Option 2 - (add: \$250.00) - Value Plus
 Option 3 - (add: *\$50.00) - Terrorism Coverage
 *See Terrorism Section for Exact Pricing and Terms

This policy is eligible to be Direct Billed.
 Note: a \$5.00 installment fee will apply to each installment after the first - please select one of the following:

Direct Bill both this New Business and future Renewals
 (If checked - Select a Payment Plan):
 SINGLE PAYMENT
 TWO PAYMENTS - Premium must be over \$400
 THREE PAYMENTS - Premium must be over \$675

Do not Direct Bill this New Business but do Direct Bill future Renewals

Do not Direct Bill this policy

NOTE: If the Direct Bill Option is selected, the Company will invoice the insured. Do not bill or collect the down payment. All taxes, surcharges and fees (except installment fees) will be billed in full with the first installment.

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

NON PROFIT PACKAGE POLICY INFORMATION	
Carrier:	United States Liability Insurance Company
Status:	Admitted
A.M. Best Rating:	A++ (Superior) - XII
COVERAGE PART	PREMIUM
Commercial Property	\$621.00
Commercial General Liability	\$400.00
PLEASE REFER TO THE EXCESS LIABILITY QUOTE #XSL021L32W0 IF HIGHER LIMITS OF LIABILITY ARE DESIRED.	
TOTAL PREMIUM DUE TO CARRIER	\$1,021.00
ADDITIONAL COSTS	
Wholesaler Broker Fee	\$0.00

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED – VISIT BIZRESOURCECENTER.COM FOR DETAILS

This account is subject to the following - Sections A, B and C:

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted or rescind this quote if the information provided in the completed application is different from the original submission or there is a significant change in the risk from the date it was quoted.

A. Prior To Bind Requirements:

Property Requirements

- Completed and Signed TRIADN
- There are no past, pending or planned foreclosure and/or bankruptcy or judgment for unpaid taxes against the named insured or any officer, partner, member or owner, individually within the past five years
- Insurance coverage has not been cancelled or non-renewed in the past three years (not applicable in MO)
- Functioning and operational smoke and/or heat detectors in all public areas, occupancies and/or habitational units
- Please provide the type of plumbing. This quote is contingent upon copper or PVC pipes. (Note: we can still consider this account if this is not True, however Special Form would not be available. Please advise us and we will requote.
- Subject to underwriter review and approval of completed and properly signed Non Profit Package Houses of Worship Application.

General Liability Requirements

- No General Liability losses/claims incurred in the past 3 years (excluding closed no pay) Note: we can still consider this account with some loss activity in the past 3 years, however this quote would not be valid and we would need to review the details of the claims. Please advise dates, incurred and reserve amounts and the description of the loss and we will review.
- Every floor with public access has at least two means of egress (exits).
- The organization does not engage in any international travel or activities.
- No actual or alleged molestation or abuse incidents in the past and none currently under investigation.
- Operations do not include a commercial child care center, grade/high school, convent, monastery, missionary housing, retreat house, retreat center or campground.
- Operations do not include soup kitchen, food bank, thrift store, cemetery or shelter.
- All exit signs on the premises are illuminated.
- There are no renovations or other construction projects anticipated in the next 12 months.
- The organization follows and complies with state and federal guidelines, including those provided by the CDC and OSHA, with respect to contact with your congregation, employees, volunteers, vendors and others. https://www.cdc.gov/coronavirus/2019-ncov/community/faith-based.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fphp%2Ffaith-based.html
- No designated in-house or external security personnel used to respond to intruders, violent incidents or other similar threats.
- All prospective employees are required to have the prior employment and personal references verified
- Except for bona-fide counseling sessions, no minor is ever left alone with only one adult in any program, service, event, or other church-sponsored activity.
- There is a policy/procedure that is followed for the proper supervision of employees and volunteers who are in direct contact with minors and other individuals in all programs, services, events or other church activities
- The hiring process for employees/volunteers includes questions about whether the individual has ever been convicted of any crime or involved in any lawsuit, claim or charge involving sexual abuse, sexual molestation or sexual misconduct.
- Organization has no more than 5 pastors/clergy on staff at any one location
- Procedures are in place to protect the confidentiality of church members
- No prior allegations, claims, or suits as a result of counseling services
- Subject to underwriter review and approval of completed and properly signed Non Profit Package Houses of Worship Application.

B. Items Required Within 21 days of the inception of coverage:

- No Items Required Within 21 Days

C. Underwriting Notes:

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

- Additional limits for Abuse and Molestation coverage may be available. Please contact your underwriter for alternate limit options.

II. COVERED LOCATION(S) AND CORRESPONDING CLASSIFICATIONS

Location #1 - 2305 Hatch Pkwy N, Baxley, GA 31513

Construction: Masonry Non Combustible / Protection Class: 5

Property Coverage

Perils: Special

Coverage	Limit	Coinsurance	Deductible	Valuation	Rate	Premium
Building	\$100,000	80%	\$1,000	Actual Cash Value	0.401	\$401
Business Personal Property	\$25,000	80%	\$1,000	Replacement Cost	0.372	\$93
Equipment Breakdown	Included		\$1,000		127	\$127

Property Coverage Premium for Location #1: \$621

Coverage provided by Equipment Breakdown

Mechanical Breakdown,Electrical Arcing
 Loss or damage to hot water boilers & steam equipment
 Steam explosion of boilers, piping, engines & turbines
 \$250,000 limit for Perishable Goods Spoilage
 \$250,000 limit for Refrigeration Contamination

Warranted Property Conditions

- All electric is on functioning and operational circuit breakers [P-6]
- Functioning and operational smoke/heat detectors in all units or occupancies [P-5]

Liability Coverage

Description	Fire Code	Class Code	Basis	Exposure	Prod/CompOps Rate	All Other Rate	Prod/CompOps Premium	All Other Premium
Abuse and Molestation Liability - Churches or other houses of worship		41794	Flat	Flat	Incl	0.000	Incl	Incl
Additional Insured - Church Members / Officers		49950	Flat	1	Incl	0.000	Incl	Incl
Churches or other Houses of Worship	0900	41650	Total Area	2,200	Incl	37.383	Incl	\$82
Pastoral Professional Liability		72991	Flat	Per 1,000 Total Area	Incl	250.000	Incl	\$250

Liability Coverage Premium for Location #1: \$400 MP

Total for Location: \$1,021

III. LIABILITY LIMITS OF INSURANCE

COMMERCIAL GENERAL LIABILITY

Each Occurrence \$1,000,000
 Personal Injury and Advertising Injury \$1,000,000
 Medical Expense (Any One Person) \$5,000
 Damage To Premises Rented to You \$100,000
 Products/Completed Ops Aggregate Included
 General Aggregate \$2,000,000
 General Liability Deductible \$0

ABUSE AND MOLESTATION LIABILITY

Each Occurrence \$100,000
 Aggregate \$300,000

PASTORAL PROFESSIONAL LIABILITY

Each Claim \$1,000,000
 Aggregate Limit \$1,000,000

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

IV. REQUIRED FORMS & ENDORSEMENTS**Common Endorsements**

IL0017	(11/98) Common Policy Conditions	Jacket	(07/19) Policy Jacket
IL0262	(02/15) Georgia Changes - Cancellation And Nonrenewal	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage

Property Endorsements

CP 112	(10/12) Equipment Breakdown Enhancement Endorsement	CP0090	(07/88) Commercial Property Conditions
CP 142	(04/14) Protective Devices Or Services Provisions	CP0131	(01/20) Georgia Changes
CP 213 GA	(06/10) Mold, Fungus, Bacteria, Virus Or Organic Pathogen Exclusion	CP1030	(06/07) Causes Of Loss - Special Form
CP 219	(07/10) Exclusion - Lessening In Value	CP1032	(08/08) Water Exclusion Endorsement
CP 224	(02/11) Asbestos Material Exclusion	CP1075	(12/20) Cyber Incident Exclusion
CP 225	(02/11) Exclusion - Lead Contamination	IL0935	(07/02) Exclusion Of Certain Computer-Related Losses
CP 226	(01/13) Absolute Pollution Exclusion-Property	Notice-Cyber Incident Excl-CY	(10/20) Cyber Incident Exclusion Endorsement Advisory Notice to Policyholders
CP 245	(09/15) Earth Movement Exclusion	P 248	(12/20) Exclusion of Certified Acts of Terrorism (Coverage for Certain Fire Losses)
CP0010	(06/07) Building And Personal Property Coverage Form		

Please contact us with any questions regarding the terminology used or the coverages provided.

****Read the quote carefully, it may not match the coverages requested****

General Liability Endorsements

CG0001	(12/07) Commercial General Liability Coverage Form	L-472	(07/08) Exclusion - Injury To Performers Or Entertainers
CG0068	(05/09) Recording And Distribution Of Material Or Information In Violation Of Law Exclusion	L-549	(12/07) Absolute Professional Liability Exclusion
CG2022	(10/01) Additional Insured - Church Members And Officers	L-599	(10/12) Absolute Exclusion for Pollution, Organic Pathogen, Silica, Asbestos and Lead with a Hostile Fire Exception
CG2107	(05/14) Exclusion - Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability - Limited Bodily Injury Exception Not Included	L-607	(02/11) Exclusion For Climbing, Rebounding And Interactive Games And Devices
CG2132	(05/09) Communicable Disease Exclusion	L-608	(02/11) Exclusion For Firearms, Fireworks And Other Pyrotechnic Devices
CG2136	(03/05) Exclusion - New Entities	L-609	(02/11) Animal Exclusion
CG2139	(10/93) Contractual Liability Limitation	L-610	(11/04) Expanded Definition Of Bodily Injury
CG2147	(12/07) Employment-Related Practices Exclusion	L-703DWL GA	(09/16) Molestation or Abuse Insurance (Defense Inside Limits)
CG2173	(01/15) Exclusion Of Certified Acts Of Terrorism	L-716 GA	(10/15) Pastoral Professional Liability Insurance
CG2230	(07/98) Exclusion - Corporal Punishment	L-734 NPP	(10/16) Exclusion-Specific Activities, Events or Conditions
IL0021	(09/08) Nuclear Energy Liability Exclusion Endorsement	L-756	(08/11) Exclusion - Sponsored Athletic Programs Or Competition
L-224	(10/10) Punitive Or Exemplary Damages Exclusion	L-767 NPP	(11/11) Exclusion - Bleacher Collapse
L-232s	(09/05) Classification Limitation Endorsement	L-783 NPP	(07/18) Amendment of Liquor Liability Exclusion
L-278CH	(03/14) Independent Contractors/Subcontractors Exclusion	LLQ-100	(07/06) Amendatory Endorsement
L-387	(03/06) Exclusion - Mechanical Rides	LLQ-368	(08/10) Separation Of Insureds Clarification Endorsement
L-433	(02/11) Trampoline Or Rebounding Device Exclusion		

V. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

	Coverage	Additional Premium
Option 1	Non-Owned & Hired Automobile Liability	\$368.00

Important Information

- Prior to binding with this optional coverage, we would need to confirm that the applicant does not have a Business Auto policy, does not regularly deliver goods or products and does not require its employees to use their personal vehicle to conduct the applicant's business on a regular basis
- If this coverage is purchased, add L-488 GA Non-Owned And/Or Hired Auto Liability

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

Coverage		Additional Premium
Option 2	Value Plus Endorsement	\$250.00

Important Information

- If this coverage is purchased, add Value Plus Endorsement
- Provides coverage extensions and additional coverages for:
 - Valuable Papers and Records (Other than Electronic Data)- \$25,000
 - Accounts Receivable- \$25,000
 - Fine Arts- \$25,000
 - Electronic data- \$25,000
 - Property Off-premises- \$15,000
 - Outdoor Property- \$10,000
 - Signs- \$10,000
 - Water Back-up at Sewer, Drain or Sump- \$5,000
 - Money and Securities- \$5,000
 - Employee Dishonesty- \$5,000
 - Property In Transit- \$10,000
 - Fire Extinguishing Equipment Recharge- \$5,000
 - Arson Reward- \$5,000
 - Fire Department Service Charge- \$2,500
 - Personal Effects- \$25,000

Coverage		Additional Premium
Option 3	Terrorism Coverage	\$50.00

Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of \$50 or 1.50% of the total applicable premium, whichever is greater. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE - Notice of Terrorism Exclusion. When making your decision to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount, and limits in this policy applicable to losses arising from events other than acts of terrorism.
- The Terrorism premium shown above has been calculated as a percentage of the quoted coverages. If any coverages are added or removed at binding, the additional premium shown above is subject to change.

VI. DIRECT BILL PAYMENT PLAN DESCRIPTIONS

One Year Payment Plan Descriptions:

- SINGLE PAYMENT - The entire premium is invoiced immediately and is due 20 days after it is invoiced.
- TWO PAYMENTS - 50% of the premium is invoiced immediately and is due 20 days after it is invoiced; the balance is invoiced 150 days after inception.
- THREE PAYMENTS - 40% of the premium is invoiced immediately and is due 20 days after it is invoiced; 30% is invoiced 120 days after inception; the balance is invoiced 210 days after inception.

An installment fee as noted on page 1 of this quote applies to each installment after the first.

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested



Houses of Worship Supplemental Application

Please complete all sections of this application and have signed by the applicant.

GENERAL INFORMATION

Name Of Organization: Oak Grove Missionary

Mailing Address: _____

City: _____ State: _____ Zip Code: _____

Location Address: 2305 Hatch Pkwy N Same as mailing address

City: Baxley State: GA Zip Code: 31513

Website Address: _____ Email Address: _____

APPLICANT ELIGIBILITY

Are there past, pending or planned foreclosures and/or bankruptcies or judgments for unpaid taxes against the named insured or any officer, partner, member or owner, individually within the last five years? Yes No

Has Insurance coverage been cancelled or non-renewed in the past three years? (not applicable in MO) Yes No

Are there at least two means of egress (exits) for every floor with public access? Yes No

Does the organization engage in any international travel or activities? Yes No

Are individuals under the age of 18 permitted on international trips? Yes No

Have there been any actual or alleged molestation or abuse incidents in the past or are there any currently under investigation? Yes No

Do operations include a commercial child care center, grade/high school, convent, monastery, missionary housing, retreat house, retreat center or campground? Yes No

Do operations include a soup kitchen, food bank, thrift store, cemetery or shelter? Yes No

LOCATIONS OF COVERAGES AND CORRESPONDING CLASSIFICATIONS

Location #1

Address	City	State	Zip
2305 Hatch Pkwy N	Baxley	GA	31513

Construction: Masonry Non Combustible Protection Class: 5 No. of Stories: _____ Total Square Footage: 2,200

Year Built: 1978 Years at this location: 3 Roof Age: 11

Roof Type: Flat Shingle Wood Shake Metal Tile Slate Other _____

Plumbing: PVC Copper Lead Iron Galvanized Other _____

Updates: Plumbing: _____ Electrical: _____ Heating: _____

Protective Devices:	<input type="checkbox"/> Functional & operational smoke detectors		
	<input type="checkbox"/> Burglar Alarm	<input type="checkbox"/> Central Station	<input type="checkbox"/> Local
	<input type="checkbox"/> Fire Alarm	<input type="checkbox"/> Central Station	<input type="checkbox"/> Local
	<input type="checkbox"/> Sprinkler System _____ % of the building		
Cause of Loss:	<input checked="" type="checkbox"/> Special Form	<input type="checkbox"/> Broad Form	<input type="checkbox"/> Basic Form
Exclusions:	<input type="checkbox"/> Wind & Hail	<input type="checkbox"/> Water Damage	<input type="checkbox"/> Theft <input type="checkbox"/> Sprinkler Leakage
Deductible:	<input type="checkbox"/> \$500	<input checked="" type="checkbox"/> \$1,000	<input type="checkbox"/> \$2,500 <input type="checkbox"/> \$5,000 <input type="checkbox"/> Other _____

Coverage	Limit	Additional Information
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Building	\$100,000	Co-Insurance: <input checked="" type="checkbox"/> 80% <input type="checkbox"/> 90% <input type="checkbox"/> 100% Valuation: <input type="checkbox"/> Replacement Cost <input checked="" type="checkbox"/> Actual Cash Value
Business Personal Property	\$25,000	Co-Insurance: <input checked="" type="checkbox"/> 80% <input type="checkbox"/> 90% <input type="checkbox"/> 100% Valuation: <input checked="" type="checkbox"/> Replacement Cost <input type="checkbox"/> Actual Cash Value
Equipment Breakdown	Included in Building and Personal Property	Co-Insurance: <input type="checkbox"/> 80% <input type="checkbox"/> 90% <input type="checkbox"/> 100% Valuation: <input type="checkbox"/> Replacement Cost <input checked="" type="checkbox"/> Actual Cash Value

UNDERWRITING INFORMATION FOR LOCATION #1

Classification	Premium Basis	Exposure	Applicable Sq. Ft.
Abuse and Molestation Liability - Churches or other houses of worship	Flat	0	
Additional Insured - Church Members / Officers	Flat	1	
Churches or other Houses of Worship	Total Area	2200	N/A
Pastoral Professional Liability	Flat	0	

PROPERTY ELIGIBILITY

- Do all public areas, occupancies and/or habitational units have functioning and operational smoke and/or heat detectors? Yes No
- For any building built prior to 1978, is 100 percent of the wiring on functioning and operational circuit breakers? Yes No

GENERAL LIABILITY ELIGIBILITY

- Do all public areas, occupancies and/or habitational units have functioning and operational smoke and/or heat detectors? Yes No
- For any building built prior to 1978, is 100 percent of the wiring on functioning and operational circuit breakers? Yes No
- Are all exit signs on the premises illuminated? Yes No
- Are any renovations or other construction projects anticipated in the next 12 months? Yes No

Classification
Abuse and Molestation Liability - Churches or other houses of worship

- Are all prospective employees required to have their prior employment and personal references verified? Yes No
- Except for a bona-fide counseling session, are minors ever left alone with only one adult in any program, service, event or other church sponsored activity? Yes No
- Is there a policy/procedure that is followed for the proper supervision of employees and volunteers who are in direct contact with minors and other individuals in all programs, services, events or other church activities? Yes No
- Does the hiring process for employees/volunteers include questions about whether the individual has ever been convicted of any crime or involved in any lawsuit, claim or charge involving sexual abuse, sexual molestation or sexual misconduct? Yes No

Classification
Pastoral Professional Liability

Check Limit Option that applies (can not exceed GL Limit):
 \$100,000 \$300,000 \$500,000 \$1,000,000

- Does the Organization have more than 5 pastors/clergy on staff at any one location? Yes No
- Are there procedures in place to protect the confidentiality of church members? Yes No
- Are there any prior allegations, claims, or suits as a result of counseling services? Yes No

LOSS HISTORY

Property

Please provide detail below

Year Status Incurred Description

Liability

Please provide detail below

Year Status Incurred Description

2019-2020	Unknown
2018-2019	Unknown
2020-2021	Unknown

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Retail Agency Name: _____ License #: _____

Main Agency Phone Number: _____

Agency Mailing Address: _____

City: _____ State: _____ Zip: _____

The signer of this application acknowledges and understands that the information provided in this Application is material to the Insurer's decision to provide the requested insurance and is relied on by the Insurer in providing such insurance. The signer of this application represents that the information provided in this Application is true and correct in all matters. The signer of this Application further represents that any changes in matters inquired about in this Application occurring prior to the effective date of coverage, which render the information provided herein untrue, incorrect or inaccurate in any way will be reported to the Insurer immediately in writing. The Insurer reserves the right to modify or withdraw any quote or binder issued if such changes are material to the insurability or premium charged, based on the Insurer's underwriting guides. The Insurer is hereby authorized, but not required, to make any investigation and inquiry in connection with the information, statements and disclosures provided in this Application. The decision of the Insurer not to make or to limit any investigation or inquiry shall not be deemed a waiver of any rights by the Insurer and shall not estop the Insurer from relying on any statement in this Application in the event the Policy is issued. It is agreed that this Application shall be the basis of the contract should a policy be issued and it will be attached and become a part of the Policy.

Applicant's Signature: _____ Title: _____ Date: _____

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act ("the Act"), as amended, you have a right to purchase insurance coverage for losses arising out of acts of terrorism. *As defined in Section 102(1) of the Act:* The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security, and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that any coverage for losses caused by certified acts of terrorism is partially reimbursed by the United States under a formula established by federal law. Under this formula, the United States reimburses 80% of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the Act.

Coverage for "insured losses", as defined in the Act, is subject to the coverage terms, conditions, amounts and limits in this policy applicable to losses arising from events other than acts of terrorism.

You should know that the Act, as amended, contains a \$100 billion cap that limits U.S. Government reimbursement, as well as insurers' liability, for losses resulting from certified acts of terrorism when the amount of such losses in any one calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion in any one calendar year, your coverage may be reduced.

You should also know that, under federal law, you are not required to purchase coverage for losses caused by certified acts of terrorism.

REJECTION OR SELECTION OF TERRORISM INSURANCE COVERAGE

Note: In the states of California, Georgia, Hawaii, Illinois, Iowa, Maine, North Carolina, Oregon, Washington, West Virginia and Wisconsin, our terrorism exclusion makes an exception for fire losses resulting from an Act of Terrorism. In these states, if you decline to purchase Terrorism Coverage, you still have coverage for fire losses resulting from an Act of Terrorism.

Please "X" one of the boxes below and return this notice to the Company.

	I decline to purchase Terrorism Coverage. I understand that I will have no coverage for losses arising from acts of Terrorism.
	I elect to purchase coverage for certified acts of Terrorism for a premium of \$ _____.

Applicant Name (Print)

Named Insured

Authorized Signature

Date



Storefront/Community Churches

Our broad policy is designed to meet the needs of all types of religious faiths and denominations with the opportunity to include general liability, property insurance, directors and officers liability and employment practices liability

Why does your church need to purchase all of these coverages?

- ▶ Church board members can be sued for the decisions they make
- ▶ Employment-related laws are the same for any type of organization
- ▶ Most churches have an annual budget that is less than the average cost to defend a claim by litigation
- ▶ Churches have a large general liability and property exposure

Why should you choose the USLI's Storefront/Community Churches Product?

- ▶ Maximize efficiency: One application, one quote, one underwriter, one policy, one renewal, one carrier for all claims, with one concurrent effective date

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
Separate limits of liability for directors and officers, employment practices liability and general liability	✓	?
Defense outside the limit of liability for directors and officers, employment practices liability	✓	?
Third party sexual harassment and third party discrimination coverage for employment practices liability	✓	?
Mental anguish and emotional distress included in the general liability definition of bodily injury	✓	?
Abuse and molestation sub-limit and pastoral professional included in the general liability limits	✓	?
Functional building cost available	✓	?
Equipment breakdown coverage available	✓	?
Value Plus Endorsement – 14 valuable coverage enhancements including water back-up, money and securities, employee dishonesty, signs, transit and more	✓	?

Why choose to be insured with USLI?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired property and casualty company in the world (Fortune Magazine).

Insure your financial well-being with a stable company that will be there to pay your claim.



Houses of Worship Product

Claim Examples

- ▶ **Nonprofit Directors and Officers:** A church elder breached his duty of loyalty by organizing a majority of the congregation into a separate church that ousted the remaining congregation from the church property. The elder held secret meetings among his supporting faction and prepared legal documents to transfer the property, all without informing the church's pastor of his plans. The court ruled that the elder owed a duty to the whole congregation, and could not favor the interests of the majority over the minority. As a result, the property was returned to the original congregation and money damages were assessed personally against the elder.

With its membership growing rapidly, a church's board of directors appointed a new building committee to find land for a larger church. The board selected one of its members to head the committee. That director steadily pressed the committee to approve purchase of a land parcel viewed by the other committee members as pricey, but otherwise perfect. After much discussion, the committee approved the purchase, and the transaction was completed. It was then discovered that the head of the committee had a financial interest in the property. Several congregants took action and named the committee head and the overall board in a lawsuit alleging improper self-dealing, negligence and fraudulent conduct.

- ▶ **Employment Practices Liability:** The director of Children's Ministries was terminated and replaced. Her successor was a younger Caucasian male, whom she believed was being paid more than she was. She files suit with the EEOC against the Ministries, alleging racial discrimination, age discrimination, sex discrimination and pay discrimination.
- ▶ **General Liability:** After the religious service, a congregant tripped on a crack in the concrete and tumbled down an outdoor flight of stairs, resulting in a concussion.

A volunteer was decorating the church for a social gathering. While she was standing on a chair to arrange the decorations, she lost her balance and fell, resulting in severe arm injuries.

- ▶ **Property:** A fire destroyed a church sanctuary, resulted in smoke and water damage to the structure and contents of the administrative office. In addition to replacing fixtures, furnishings, equipment and inventory, the church needed to rent space for worship services until the sanctuary was rebuilt.
- ▶ **Pastoral Professional:** The wife of a married couple sought counseling services from their pastor due to being physically abused in the household. The victim was contemplating divorce and sought advice. The pastor encouraged the wife to stay with her husband due to the sanctity of marriage in God's eyes and to seek couples counseling. As a result, the wife went back to the abusive relationship and was later hospitalized with severe injuries from her husband. She then sued the church and pastor stating that, as a result of the pastor's advice, she stayed in the unhealthy marriage which led to her injuries.
- ▶ **Abuse and Molestation:** A Sunday School teacher was accused of sexually molesting a teenager after a bible study session. The teacher quickly denied the charges but was forced to step aside pending a church investigation. After a thorough inquiry, the alleged victim's credibility crumbled when it was reported that she had a long history of inventing stories about herself and others. Moreover, the parents and students who knew the teacher offered evidence that raised serious doubts that the molestations could have occurred. After an exhausting investigation, the teacher was eventually reinstated to his duties. Defending the allegation with no merit was costly.
- ▶ **Equipment Breakdown:** A cracked section of a cast-iron boiler resulted in replacement of the boiler, causing in \$9,000 of property damage and and extra expense at \$1,500 to relocate worship services to an available facility nearby.

Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their nonprofit!



Houses of Worship Product

This all-in-one package is designed to meet the needs of your small house of worship operations. The product specializes in covering small community, start-ups, storefront or inner city operations for all types of religious faiths and denominations.

Product Options:

- ▶ General liability
- ▶ Property coverage
- ▶ Directors and officers and employment practices liability

General Liability:

- ▶ Pastoral professional coverage (up to \$1,000,000 in limits)
- ▶ Abuse and molestation (up to \$1,000,000 in limits)
- ▶ Personal and advertising coverage
- ▶ Hired and non-owned auto liability coverage available
- ▶ No designation premises endorsement
- ▶ No general liability deductible
- ▶ Optional certain criminal or civil proceeding defense cost reimbursement coverage

Property Features:

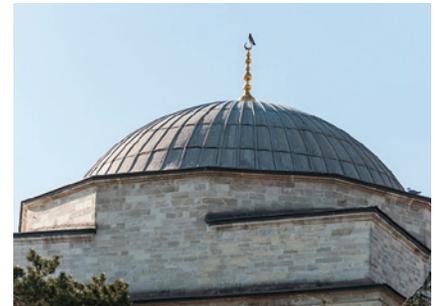
- ▶ Value Plus Endorsement – 14 valuable coverage enhancements including: \$25,000 (fine arts), \$10,000 (signs), \$10,000 (transit), \$5,000 (money and securities), \$5,000 (employee dishonesty) and more
- ▶ Special cause of loss form
- ▶ Optional equipment breakdown – includes free boiler inspection if required in your jurisdiction

Directors and Officers/Employment Practices Features:

- ▶ Separate limits of liability for directors and officers and employment practices liability claims (directors and officers limit not eroded by employment claims)
- ▶ Full prior acts coverage
- ▶ Third party discrimination and harassment coverage
- ▶ Defense cost outside the limit of liability
- ▶ Lifetime occurrence reporting provision – unlimited reporting extension for former directors and officers who are not on board when coverage is cancelled or not renewed
- ▶ Data & Security+ endorsement – \$50,000 expense sub-limit each for data breach, identity theft, workplace violence and kidnap

Additional Advantages:

- ▶ Quick quote turnaround
- ▶ Quick binder confirmation
- ▶ A.M. Best rated A++ carrier
- ▶ Low minimum premiums
- ▶ Business Resource Center – free HR hotline with unlimited number of calls and no time limits plus discounted services such as background checks and online HR training modules





RESOURCES TO HELP YOUR BUSINESS GROW!

As a policyholder through USLI or Devon Park Specialty, you have access to many free and discounted services through the Business Resource Center that will assist you in operating, growing and protecting your business. Consider the following services and associated cost savings when deciding where to place your insurance!

HUMAN RESOURCES



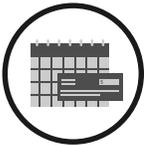
- » Free human resources consultation hotline to be used for personnel issues, including harassment and discrimination, the Family and Medical Leave Act, disability, wage and hours regulations and more
- » Online library with information, forms and articles pertaining to human resources
- » Discounted sexual harassment training and more
- » Resources for recruiting and training as well as termination and administration

PRE-EMPLOYMENT AND TENANT SCREENINGS



- » Discounted background checks, including multi-court criminal database searches, county criminal searches and more (first background check is free)
- » Best practices for performing a background check
- » Discounted tenant and drug screenings and motor vehicle reports (MVRs)

PAYROLL AND TAXES



- » Discounted payroll processing and tax services tailored for either a small or large business

CYBER RISK



- » Materials about securing personal and payment card information
- » Complimentary access to tools and resources that will help you understand your exposure to a data breach and the importance of a response plan

MARKETING



- » Suggested free and paid services, including email campaigns, photo editing, file management and more, for web marketing for your business
- » Suggested free and paid services for social media platforms, development, management and more
- » Discounted promotional items, giveaways and signage

SAFETY



- » Free on-site safety and occupational health consultation for your business
- » Free personal credit report
- » Disaster and emergency preparedness resources
- » Discounted alcohol and food server safety training for your staff and servers
- » Discounted CPR and first aid training
- » Youth resources for concussion training, waivers of liability, recognizing the signs and symptoms of child abuse, and more



Try our cost-savings calculator to see how much you could save!

Enclosed you will find an annual **admitted** Excess General Liability Coverage for Oak Grove Missionary. The quote number is XSL021L32W0 Version 3 .

- Section I-** Details the premiums, taxes and fees associated with this account. In addition, it provides the Underwriting Notes and covers any of the additional underwriting information that might be needed prior to binding or within 21 days of the inception date.
- Section II-** Schedule of Underlying Coverages
- Section III-** Lists the required coverage forms, notices, endorsements and exclusions.
- Section IV-** Offers optional coverages that are available to the applicant but are not currently included in the quote.
- Section V-** Provides the Direct Bill Payment Description.

In addition we have included some materials that will assist in the evaluation of this offer of coverage.

- A pre-filled application that includes the information you have already provided.
- Endorsement TRIADN Disclosure Notice of Terrorism Insurance Coverage for your review.
- A Point of Sale piece that provides some claims scenarios this account may encounter and a coverage checklist that can be compared to the quotation of another carrier.

The carrier will send you an invoice based on the terms reflected in this quote.
Payment is due to the carrier.

Payment options available to you are:

1. Send the invoice remittance slip with payment to the lockbox address on their invoice
2. Pay online at www.usli.com/ezpay.
3. Pay by phone (automated system available 24/7) at 866-632-2003

Your invoice will include a unique number that will allow you to register your policy at www.usli.com/ezpay. By registering your policy, you will have access to additional information as well as the option to set-up recurring payments. Recurring payments are a great way to minimize the possibility of your policy being cancelled or not renewed because payment was not received.

We invite you to contact us to discuss the benefits of any coverages, the costs associated or simply to provide feedback! We welcome the opportunity to talk with you about this quote.

Thank you for the opportunity to quote this account!

Quote is valid until 9/18/2021

To: **Oak Grove Missionary**

Please bind effective: _____
 Insured email address: _____
 Insured phone number: _____

Confirm optional coverages:
 Do not include any optional coverages.
 Include the following optional coverages from Section IV
 (Taxes & Fees may apply to optional premium if purchased)
 Option 1 - Terrorism Coverage

This policy is eligible to be Direct Billed.
 Note: a \$5.00 installment fee will apply to each installment after the first - please select one of the following:

Direct Bill both this New Business and future Renewals
 (If checked - Select a Payment Plan):
 SINGLE PAYMENT
 TWO PAYMENTS - Premium must be over \$400
 THREE PAYMENTS - Premium must be over \$675

See the last page of this quote for Payment Plan Descriptions

Do not Direct Bill this New Business but do Direct Bill future Renewals
 Do not Direct Bill this policy

NOTE: If the Direct Bill Option is selected, the Company will invoice the insured. Do not bill or collect the down payment. All taxes, surcharges and fees (except installment fees) will be billed in full with the first installment.

I. PREMIUM AND UNDERWRITING NOTES/REQUIREMENTS

EXCESS GENERAL LIABILITY COVERAGE POLICY INFORMATION			
Carrier:	United States Liability Insurance Company		
Status:	Admitted		
A.M. Best Rating:	A++ (Superior) - XII		
Term Quoted:	Annual		
LIMIT OPTIONS	PREMIUM	FEES	AMOUNT DUE
<input type="checkbox"/> \$1,000,000	\$400 (MP)	\$0.00	\$400.00
<input type="checkbox"/> \$2,000,000	\$800 (MP)	\$0.00	\$800.00
<input type="checkbox"/> \$3,000,000	\$1,200 (MP)	\$0.00	\$1,200.00
<input type="checkbox"/> \$4,000,000	\$1,600 (MP)	\$0.00	\$1,600.00
<input type="checkbox"/> \$5,000,000	\$2,000 (MP)	\$0.00	\$2,000.00
ADDITIONAL COSTS			
Wholesaler Broker Fee			\$0

FREE AND DISCOUNTED BUSINESS SERVICES AVAILABLE TO USLI INSURED – VISIT BIZRESOURCECENTER.COM FOR DETAILS

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

We have provided a pre-filled application that would assist in satisfying these requirements.

This account is subject to the following - Sections A, B and C:

Please note that we will not be able to bind coverage until we satisfy all Prior to Binding requirements.

Underwriter receipt, review and acceptance of the fully completed application. We may modify the terms and/or premiums quoted or rescind this quote if the information provided in the completed application is different from the original submission or there is a significant change in the risk from the date it was quoted.

A. Prior To Bind Requirements:

Confirmation that all of the following are True:

- Completed and Signed TRIADN
- There are no past, pending or planned foreclosure and/or bankruptcy or judgment for unpaid taxes against the named insured or any officer, partner, member or owner, individually within the past five years
- Insurance coverage has not been cancelled or non-renewed in the past three years (not applicable in MO)
- Every floor with public access has at least two means of egress (exits).
- No actual or alleged molestation or abuse incidents in the past and none currently under investigation.
- Operations do not include soup kitchen, food bank, thrift store, cemetery or shelter.
- Functioning and operational smoke and/or heat detectors in all public areas, occupancies and/or habitational units
- All exit signs on the premises are illuminated.
- There are no renovations or other construction projects anticipated in the next 12 months.

B. Items Required Within 21 days of the inception of coverage:

- No 21 Day Subject to Notes

C. Underwriting Notes:

- Please be advised, we have prepared this quote of higher limits of liability based on the information provided for a primary quote. It is valid only over the United States Liability Insurance Group quote provided, however we can consider adjusting it to be valid over other carriers. In addition, we can possibly include other lines of coverage in the underlying such as Automobile Liability and Employer's Liability.
- Please contact me if you wish to discuss further.

II. SCHEDULE OF UNDERLYING COVERAGES

Commercial General Liability	Limits of Liability	
Carrier: United States Liability Insurance Group	Each Occurrence:	\$1,000,000
AM Best Rating: A++	Products/Completed Operations Aggregate:	Included
	General Aggregate:	\$2,000,000
	Personal & Advertising Injury:	\$1,000,000

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested

III. REQUIRED FORMS & ENDORSEMENTS

IUL GA	(11/16) Georgia State Amendatory Endorsement	L-608	(02/11) Exclusion For Firearms, Fireworks And Other Pyrotechnic Devices
IUL117	(09/10) Nuclear Energy Liability Exclusion (Broad Form)	L-609	(02/11) Animal Exclusion
Jacket	(07/19) Policy Jacket	L-622	(02/11) Molestation Or Abuse Exclusion
L-387	(03/06) Exclusion - Mechanical Rides	L-734	(02/11) Exclusion - Specific Activities/Events
L-422	(03/06) Exclusion - Communicable Disease or Sickness	TRIADN	(12/20) Disclosure Notice of Terrorism Insurance Coverage
L-423	(02/11) Exclusion For Structure Collapse	XL101	(05/07) Automobile Exclusion
L-433	(02/11) Trampoline Or Rebounding Device Exclusion	XL465	(12/16) Exclusion - Unmanned Aircraft
L-472	(07/08) Exclusion - Injury To Performers Or Entertainers	XL542	(12/20) Exclusion of War and Certified Acts of Terrorism
L-549	(04/15) Absolute Professional Liability Exclusion	XLP	(07/05) Excess Liability Policy
L-607	(02/11) Exclusion For Climbing, Rebounding And Interactive Games And Devices		

IV. OFFER OF OPTIONAL COVERAGE(S)

Based on the information provided, the following additional coverages are available to this applicant but are not currently included in the quotation. The additional premium may be subject to taxes & fees. For a firm final amount please contact us and we will revise the quote.

Coverage	Rate
Option 1 Terrorism Coverage	See notes for rate information

Important Information

- Terrorism coverage, per the Terrorism Risk Insurance Program Reauthorization Act of 2015, is available for an additional premium of \$50 or 1.5000% of the total applicable premium for this risk, whichever is greater. If not purchased, please provide the signed TRIADN Disclosure Notice or add form NTE – Notice of Terrorism Exclusion. When making your decision whether to purchase Terrorism Coverage, please be aware that coverage for "insured losses" as defined by the Act is subject to the coverage terms, conditions, amount and limits in this policy applicable to losses arising from events other than acts of terrorism.
- Coverage available under this offer is contingent on the underlying policies providing terrorism coverage and at the same limit as the Schedule of Underlying Coverages

V. DIRECT BILL PAYMENT PLAN DESCRIPTIONS**One Year Payment Plan Descriptions:**

SINGLE PAYMENT - The entire premium is invoiced immediately and is due 20 days after it is invoiced.

TWO PAYMENTS - 50% of the premium is invoiced immediately and is due 20 days after it is invoiced; the balance is invoiced 150 days after inception.

THREE PAYMENTS - 40% of the premium is invoiced immediately and is due 20 days after it is invoiced; 30% is invoiced 120 days after inception; the balance is invoiced 210 days after inception.

An installment fee as noted on page 1 of this quote applies to each installment after the first.

Please contact us with any questions regarding the terminology used or the coverages provided.

Read the quote carefully, it may not match the coverages requested