

The Episcopal Diocese of Southern VA

Minimum Insurance Requirements

COMMERCIAL PACKAGE POLICY, to include the following minimum limits:

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| • Buildings, Organs, Contents & Stained glass windows | Insured to Replacement Value, “All Risk” Coverage | | | |
| • Fine Arts | \$1,000,000 | | | |
| • Flood Coverage | \$1,000,000 | | | |
| • Comprehensive General Liability | Occurrence | \$1,000,000 | Aggregate | \$5,000,000 |
| • Pastoral Counseling Liability | Occurrence | \$1,000,000 | Aggregate | \$5,000,000 |
| • Employee Benefits Liability (EBL) | Occurrence | \$1,000,000 | Aggregate | \$1,000,000 |
| • Medical Payments | Each person | \$30,000 | Occurrence | \$60,000 |
| • Sexual Misconduct Liability | Occurrence | \$1,000,000 | Aggregate | \$2,000,000 |
| • Employee Dishonesty | \$50,000 (minimum) | | | |

DIRECTORS & OFFICERS (D&O) POLICY including the following liability limits:

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| • Directors’ & Officers | \$1,000,000 |
| • Employment Practices Liability (EPL) | \$1,000,000 (including Sexual Harassment) |

WORKERS’ COMPENSATION POLICY (*including supply clergy*)

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| • Bodily Injury by Accident | Each accident | \$1,000,000 |
| • Bodily Injury by Disease | Policy limit | \$1,000,000 |

UMBRELLA POLICY (Excess Liability)

As excess over Commercial General Liability, Pastoral Counseling, Sexual Misconduct, Directors’ & Officers, Owned Auto, Hired and Non-Owned Auto and Workers Compensation.

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| • Occurrence | \$1,000,000 | Aggregate | \$1,000,000 |
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