



# Church Protector

## Protection for Your Church

In addition to protecting your congregation against covered causes of loss that damage the church building and/or property, the Church Protector provides the following additional protections:

### Property Coverages Included:

- Arson Reward - \$5,000
- Broadened Premises (+1,000 ft.)
- Buildings Appurtenant to the Church/Parsonage - \$5,000/10%
- Business Personal Property at New Locations - \$250,000
- Church Theft (Money and Securities) - \$5,000 / x2 for holidays\*
- Electronic Data - \$2,500
- Employee Dishonesty - \$10,000\*
- Equipment Breakdown (Special Form)
- Extra Expense - \$10,000\*
- Expediting Expense (rapid repair) - \$1,000
- Fire Department Service Charge - \$5,000\*
- Fire Extinguisher Recharge - \$1,000
- Forgery or Alteration - \$10,000
- Unlimited Coverage on Stained Glass
- Inflation Protection on Buildings
- Lock and Garage Opener Remote Replacement - \$2,000
- Newly Acquired or Constructed Buildings - \$500,000
- Ordinance or Law - \$100,000\*
- Outdoor Signs - \$10,000
- Outdoor Trees, Shrubs, & Plants - \$5,000 / \$500 per item
- Personal Property Off Premises - \$20,000
- Pastoral Property - \$10,000
- Sewer and Drain Backup - \$5,000\*
- Valuable Papers and Records (Non-Electronic) - \$10,000\*
- Misc. Cemetery Property - \$10,000

### Liability Coverages Included:

- Medical Payments Coverage
- Products/Completed Operations
- Personal and Advertising Injury
- Fire Damage Legal Liability
- Medical Payments for Athletic Activities
- Medical Payments for Donated and Volunteer Labor
- Non-Owned and Hired Automobile Liability
- Damage to Property of Others - \$500
- Grave Markers - \$3,000 / \$500 per item

### Optional Coverages Available:

- Builder's Risk Coverage
- Corporal Punishment Liability
- Directors and Officers Liability
- Inland Marine for Fine Arts, Musical Instruments
- Pastors Counseling Liability
- Sexual Misconduct Liability

\*Additional Limits Available

Note: These are general descriptions only. Refer to policy for exact wording and coverage.

### MIDWEST VALUES AND SMALL-TOWN SERVICE

North Star Mutual is a leading regional mutual insurance company that specializes in farm, home, auto, and small business insurance sold exclusively through local independent insurance agents. North Star leads the way in responsiveness to policyholder risk management and takes pride in providing outstanding claims service. Customers appreciate our easy, flexible payment plan and the ability to pay conveniently online. Find out more about our company at [www.northstarmutual.com](http://www.northstarmutual.com).