

your own
**Church
Policy**

**Red River
Mutual** TM
make it your own.

Since 1875, Red River Mutual has protected and insured Churches. We are a Prairie-based mutual insurance company with a tradition of providing leading coverage to Churches of all sizes.

Your Own Church Policy protects more than the Church property, it protects your leaders and your membership with unique coverages specific to faith-based organizations.

Ask your Broker to explain all of the extra coverages packed into **Your Own Church Policy**.





APPLICABLE EXTENSIONS

Every Red River Mutual commercial package includes an additional bundle of more than 50 extensions that provide over \$1,000,000 in extra coverage to meet your unique business needs.

Below are some of the key extensions we added to Your Own Church Policy:

- 3D Crime Coverage
 - Employee Dishonesty
 - Loss Inside the Premises
 - Loss Outside the Premises
 - Money Orders and Counterfeit Paper Currency
 - Depositors Forgery
 - Computer Theft and Funds Transfer
- **Abuse Coverage**
- Blanket Bylaws
- Building Damage by Theft
- Contents at Temporary Locations
- Contents at Special Events
- Conviction Reward
- Coverage for Roadways, Walkways, Parking Lot Paved Surfaces, or Other Exterior Paved Surfaces
- Debris Removal
- Electronic Data Processing Equipment & Media Including Systems Breakdown
- **Exterior Building Glass (including stained glass)**
- Extra Expense
- Fine Arts
- Fire Department Expenses
- Fire Suppression System Recharge
- **'Green' Environment Extension**
- Growing Plants Trees Shrubs or Flowers in the Open
- Headstones, Grave Markers and Mausoleums
- Inflation Protection
- Limited Product Recall Expense
- Master Key / Lock Repair or Replacement
- Newly Acquired Locations
- Newly Acquired Property
- Off-Premises Utilities Interruption
- **Pastor's Personal Contents and Additional Living Expenses**
- Pastors & Ministers Liability
- **Personal Property of Officers, Employees, Volunteers, Congregation Members & Visitors**
- Professional Fees

- Removal of Windstorm Debris
- **'Safety Net' Clause**
- Sign Coverage
- Tools Floater with 5yr Replacement Cost
- Valuable Papers

CONSIDER ADDING THESE EXTRAS

- Equipment Breakdown
- Sewer Backup
- Flood
- Earthquake
- Increased Abuse Coverage Limits
- **Director's & Officer's Liability**
- Actual Loss Sustained (Profits)
- Increased Pastors & Ministers Liability Limits

Church

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