



Church / Faith Organizations Insurance Program

Coupled with our Risk Management tools, CBIS offers a comprehensive program tailored specific to churches of all denominations including:

- Liability
- Property
- International Travel
- Sexual Abuse & Molestation
- Workers' Compensation
- Auto

Property Coverage

Property coverage includes such items as your buildings, contents, signs, property in the open, and fences. Your policy will automatically include coverage for standard items, along with many non-standard items, such as the following:

- Equipment breakdown
- Pastor's personal property
- Ordinance or law
- Stained glass windows
- Personal effects and property of others
- Fire and security alarm upgrade
- Utility services interruption
- Automated external defibrillators
- Indirect loss

Additional Coverage Often Needed Can Include:

- Crime coverage
- Inland marine
- Computer fraud coverage
- Green upgrade coverage
- Key person replacement coverage
- Limited flood coverage

Liability Coverage

General Liability coverage protects the church against claims of bodily injury or property damage arising out of its premises or operations for which the church may be legally liable. It also protects the church against its liability for personal and advertising injury offenses, such as libel and slander. Medical expense coverage is also included, regardless of fault. General Liability protection protects against claims resulting from ministers' spiritual counseling. It also covers expenses resulting from a violent incident occurring during a church sponsored activity.

Those afforded General Liability protection include church members, employees, officials, staff, and volunteers acting on behalf of the church.

A wide variety of optional coverages are also available:

- Non-owned and hired auto liability
- Directors, officers and trustees officers liability
- Employment practices liability
- Sexual misconduct liability
- Employee benefits liability
- Lost wages coverage
- Counselors liability (licensed and fee-based)

International Travel Coverage

Protect your church, employees and volunteers on mission trips outside the United States with the most comprehensive insurance coverage available. Below is an overview of travel assistance services available:

- Foreign travel liability coverage
- Accident and sickness medical coverage
- Foreign auto liability coverage
- Kidnap, ransom and extortion coverage
- Accidental death and dismemberment
- Foreign travel property coverage
- Executive assistance service
- Emergency political evacuation

Value Added Services

Coverage beyond insurance for a variety of special business needs that your organization may encounter. Below is an overview of available value-added services:

- Safe solutions for group travel
- Construction services
- Library of risk management resources
- Background check program
- Reduce volunteer-related risks
- Discounts on church products

What do we mean by coupled with our Risk Management Solutions Services, contact Creative Benefits & Insurance Solutions, LC to learn more.

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