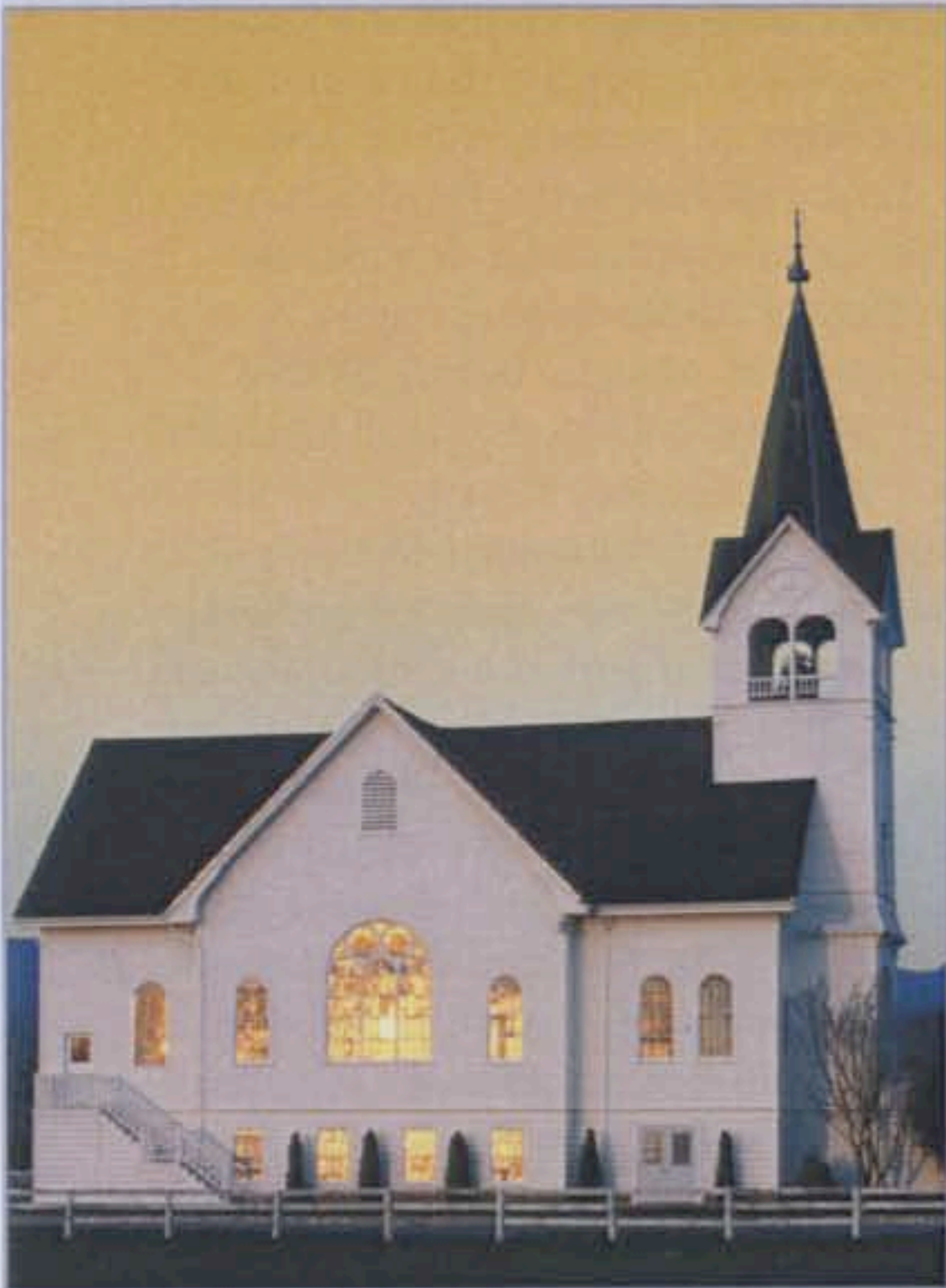


PREFERRED MUTUAL
INSURANCE COMPANY

Security. Vision. Strength.SM



*Need a quote
for your
Religious
Institution?*

Contact your Commercial
Lines Underwriter
today at 1.800.333.7642.

COMMERCIAL LINES

*Religious Institution
Program (RIP)*

Preferred Mutual's program for Religious Institutions meets the needs of select religious organizations and auxiliary operations such as day care centers at very competitive prices. With a reputation for service that is among the highest in the industry, you can be certain your insureds will value a recommendation to place their security in Preferred's hands. Preferred Mutual can customize a policy to your specific needs.

This is a robust program which includes property coverage such as:

- Altars, Bells, and Organs
- Clergy Personal Property for \$5,000
- Employee/Member Dishonesty for \$15,000
- Loss of Income, Actual Loss Sustained, up to 12 Months
- Money and Securities Coverage for \$15,000
- Equipment breakdown coverage is included in our property section.

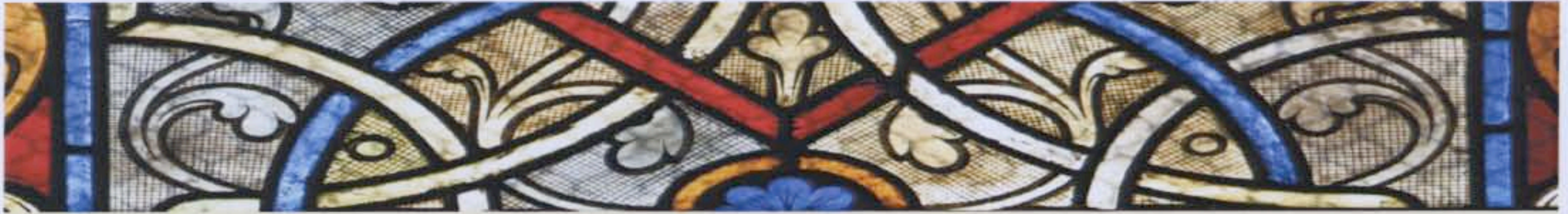
Liability coverage is written on a Commercial General Liability basis. Coverages provided include:

- Medical Payments
- Contractual Liability
- Products and Completed Operations and more.

Additional Options:

- Professional Liability
- Sexual Misconduct and Abuse Coverage
- Directors and Officers Liability

Please refer to page two for a listing of additional property coverages that are included with Preferred Mutual's Religious Institution Program.



Religious Institution Program (RIP)

Additional Property Coverage* Automatically Included:

- **Full Equipment Breakdown Coverage:** Provides a comprehensive coverage endorsement that automatically covers Mechanical Breakdown, artificially generated electrical currents, and explosion along with several coverage extensions.
- **Automatic Increase In Insurance:** Provides increased building coverage at the time of loss by the annual percentage shown on the policy declarations.
- **Building Ordinance:** Provides for loss or damage to building(s) requiring demolition by enforcement of any law.
- **Clergy Personal Property:** Provides \$5,000 in any one occurrence for the personal effects of clergy anywhere in the world. Optional increase available up to \$50,000.
- **Debris Removal:** Provides for debris removal expense up to 25% of direct loss. (\$25,000 limit)
- **Dishonesty:** Provides \$15,000 in any one occurrence for funds missing as a result of member/employee dishonesty. Optional increase available to \$100,000 maximum.
- **Fire Department Service Charge:** Will pay your liability for fire department service charges.
- **Fire Extinguishers:** Provides up to \$1,500 to recharge a fire extinguisher after its use to contain a fire at the insured premise.
- **Forgery/Alteration:** Provides \$5,000 for loss in any one occurrence due to forgery or alteration of insured's checks or drafts. Optional increase available up to \$25,000 maximum.
- **Lock Replacement:** Provides up to \$500 to replace door locks due to theft of door keys.
- **Loss of Income:** Covers the actual loss sustained for up to 12 consecutive months. It also covers the additional expense incurred to continue operation while the premises are being repaired.
- **Money and Securities:** Monies and Securities are automatically covered for \$15,000 in any one occurrence, on premise, and off premise.
- **Newly Acquired Property:** Provides up to \$250,000 for newly acquired locations or buildings under construction for up to 180 days. Additionally, providing up to \$100,000 of personal property at newly acquired locations.
- **Outdoor Trees, Shrubs, Plants:** Up to \$10,000 coverage in any one occurrence (\$250 limit for any one tree/shrub/plant). Indoor trees/shrubs/plants are covered as part of business personal property.
- **Personal Property of Others:** Provides up to \$5,000 per person of personal property of others in the care/custody/or control of the insured (subject to a \$15,000 per occurrence maximum).
- **Personal Property Off Premise:** provides up to \$25,000 in any one occurrence for personal property which is temporarily off premise.
- **Preservation of Property:** will pay for direct physical loss for covered property that is moved off premise to preserve it from loss or damage.
- **Pollutant Cleanup & Removal:** Provides for payment of cleanup expenses up to \$10,000 arising out of a covered cause of loss.
- **Valuable Papers & Records:** Provides up to \$25,000 in any one occurrence to help reconstruct valuable papers and records damaged by an insured peril.

Liability and Optional Coverages:

- \$5,000 medical expenses
- \$100,000 damage to rented premise
- Pastoral Professional Coverage
- Hired Non Owned Liability
- Sexual Abuse And Molestation - up to \$1,000,000/\$2,000,000
- Church Members As Insureds endorsement.

**All descriptions of coverage are subject to the actual provisions of the policy, which should be consulted to determine whether any given loss is covered.*