

Church Summary of Insurance

African Methodist Episcopal Church - The Fourth Episcopal District

4448 South Michigan Avenue
Chicago, IL 60653

Package, Property, Excess Liability, Excess Sexual
Misconduct, Automobile Liability, Workers
Compensation

Effective: December 1, 2016 to December 1, 2017



Arthur J. Gallagher & Co.

Arthur J. Gallagher Risk Management Services, Inc.
Public Sector
The Gallagher Centre
Two Pierce Place, 22nd Floor
Itasca, IL 60143
www.ajg.com

African Methodist Episcopal Church - The Fourth Episcopal District

Table of Contents

Bishop Letter	3
Service Team & Commitment	4
Certificate of Liability Insurance.....	6
Certificate of Property Insurance.....	7
Allocation of Payment Policy.....	8
Insurance Summary & Claim Reporting Kit	9



The Fourth Episcopal District

AFRICAN METHODIST EPISCOPAL CHURCH

The Bishop Richard Allen House

4448 South Michigan Avenue— Chicago, Illinois 60656-3116

THE RT. REVEREND JOHN FRANKLIN WHITE, PRESIDING PRELATE

Office: 773.955.9825

Fax: 773.955.9840

Email: Insurance@ame4th.org

Web: AME4.org

November 20, 2016

Dear Fourth District Pastors and Lay,

On December 1, 2016, the Fourth District African Methodist Episcopal Church will mark our third year on the **Master Insurance Policy Program** covering its Churches and Ministries. As promised, the Master Program is a huge success for the Fourth Episcopal District; it expanded better coverage and higher limits to every Church in the District. The program allows us to control our destiny by controlling the total cost of risk, participating in the claim process and stabilizing our long term financial goals.

The insurance program is structured to cover both the local church and the 4th District, particularly by addressing ascending liability. This means that we have sufficient coverage to adequately take care of liability matters at the local and district levels without financially taxing our churches. Again, coverage will be uniform across the board and provide protection to all churches in the program. The appraisal process is still available for those churches wanting to have their parsonages appraised or newly acquired property. The insurance program contains property, casualty, automobile, crime coverage, \$10 million casualty limit, \$6 million sexual misconduct limit and Workers Compensation. This year, efforts to reduce losses, our Risk Management Team will provide access to online webinars and loss control materials.

As we end policy year 2015-2016, there are several factors that affected this year's renewal. Every year property values will increase 3% which is based on market and industry standards of property valuation. The Fourth District's claim experienced was very good this year with only eleven reported losses, nine property and two auto. We added Jacob Blake and Primm Towers to the program this year which significantly increased the Total Insurable Values (TIV's). The modest increase in total program cost for this year's renewal is reflective of these factors along the carrier's flat renewal rate. Our partner, Arthur J. Gallagher again fought hard to keep pricing down for this year's renewal.

As your Bishop, I want to personally thank each of you for your continued support and contributions to the Fourth District Master Insurance Program. I believe the strength of our insurance Program is a combined effort of the Presiding Elders, Ministers and the Laity of our District. We are thankful for the expertise of Arthur J. Gallagher who continue to provides the platform for us to protect the Fourth District property. Again, thanks for your support! "For the best is yet to come."

Grace and Peace,

Bishop John F. White,
Presiding Prelate 4th District
African Methodist Episcopal Church

African Methodist Episcopal Church - The Fourth Episcopal District

Service Team

Neil Davidson has primary service responsibility for your company. We operate using a team approach. Your Service Team consists of:

NAME / TITLE	PHONE / ALT. PHONE	EMAIL	ROLE
Neil Davidson Account Executive	630-285-3585	Neil_Davidson@ajg.com	Account Executive
Mark Noffert Area Executive Vice President	630-285-3758	Mark_Noffert@ajg.com	Area Executive Vice President
Jonathan Park Client Service Manager	630-634-4583	Jonathan_Park@ajg.com	Client Service Manager
Jessica Soto Client Service Associate Senior	630-285-4252	Jessica_Soto@ajg.com	Client Service Associate, Senior
Gloria Ruiz Associate Risk Management Representative	Fax: 630-285-4062	Gloria_ruiz@ajg.com	Associate Risk Management Representative
Carol Thielen Area Assistant Vice President	630-285-4360	Carol_Thielen@ajg.com	Risk Control Coordinator
Eric Pan Area President	630-285-4152 630-373-3742	Eric_Pan@ajg.com	Area President

Arthur J. Gallagher Risk Management Services, Inc.
Main Office Phone Number: **(630) 773-3800**



2016 AME 4th District Highlights At-A-Glance

Coverages	Minimum Limits-Per Church
PROPERTY	
Building and Business Personal Property	Replacement Cost / Per Appraised Schedule on File
Building Glass / Stained Glass	Included in building limit
Property Deductible per Occurrence	\$ 2,000
Valuable Papers	\$ 1,000,000
Extra Expense	\$ 1,000,000
Property in Transit	\$ 250,000
Electronic Data Processing Equipment	\$ 250,000
Accounts Receivable	\$ 1,000,000
Unreported Premises	\$ 250,000 per location / \$500,000 aggregate
Ordinance or Law	\$ 1,000,000
Debris Removal	\$ 1,000,000
Boiler & Machinery / Mechanical Breakdown	Included in Property Limit
Fine Arts/Mobile Equipment	\$ 1,000,000
Earthquake	\$ 1,000,000 District Aggregate
Flood (No coverage for flood Zones A&V)	\$ 1,000,000 District Aggregate
Newly Acquired / Constructed Property	\$ 1,000,000/90 Days
LIABILITY	
General Liability	\$ 1,000,000 Each Occurrence / \$ 3,000,000 Aggregate
Bodily Injury / Property Damage Liability	\$ 1,000,000 Each Occurrence
Personal / Advertising Injury	\$ 1,000,000 Each Occurrence
Medical Payments	\$ 2,500 Each Person
Fire Damage Legal Liability	\$ 1,000,000
Products / Completed Operations	\$ 1,000,000 Each Occurrence/\$ 3,000,000 Aggregate
Day Care Coverage	Included for Church-owned and operated daycare centers
Volunteers	Included as insureds / employees
Pastoral Professional	\$ 1,000,000 Each Occurrence / \$ 3,000,000 Aggregate
Directors & Officers Liability	\$ 1,000,000 Claims Made Basis
Employment Related Practices Liability	\$ 1,000,000 Claims Made Basis
Sexual or Physical Abuse or Molestation	\$ 1,000,000 Per Occurrence / \$1,000,000 Conference Aggregate
Employee Benefits Liability	\$ 1,000,000 Claims Made Basis
AUTO	
Church owned Vehicles (must report vehicles for coverage)	\$ 1,000,000 Combined Single Limit, including UM / UIM; \$ 5,000 PIP or med pay; \$500 Comp & Collision Deductible
Hired / Non-Owned Auto Liability	\$ 1,000,000 each limit
CRIME	
Employee Dishonesty (Crime)	\$ 1,000,000
Forgery or Alteration	\$ 1,000,000
Computer Fraud	\$ 100,000
Money / Securities Inside / Outside	\$ 100,000 / \$100,000
Crime Deductible per occurrence	\$ 2,000
WORKERS COMPENSATION	
Part A: Statutory benefits	per individual state mandate
Part B: Employers Liability	1,000,000/ 1,000,000/ 1,000,000 limits
EXCESS LIABILITY	
Umbrella Liability: (Auto, General Liability, Pastoral, D&O / EPL)	\$ 9,000,000 District Aggregate
Sexual Misconduct or Physical Abuse or Molestation	\$ 5,000,000 District Aggregate
Higher Limits Available Upon Request	



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
11/29/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Arthur J. Gallagher Risk Management Services, Inc. Two Pierce Place, 22nd Floor Itasca IL 60143		CONTACT NAME: Jonathan Park PHONE (A/C, No, Ext): 630-634-4583 E-MAIL ADDRESS: Jonathan_Park@ajg.com FAX (A/C, No): 630-285-4062	
		INSURER(S) AFFORDING COVERAGE	
		INSURER A: American Alternative Insurance Corp	
		INSURER B: Church Mutual Insurance Company	
		INSURER C: Hartford Fire Insurance Company	
		INSURER D:	
		INSURER E:	
		INSURER F:	

COVERAGES

CERTIFICATE NUMBER: 203820160

REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC <input type="checkbox"/> OTHER:			N2-A2-RL-0000008-02	12/1/2016	12/1/2017	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$2,500 PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$3,000,000 PRODUCTS - COMP/OP AGG \$ \$
B	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input checked="" type="checkbox"/> HIRED AUTOS ONLY <input checked="" type="checkbox"/> NON-OWNED AUTOS ONLY			016385009949575	12/1/2016	12/1/2017	COMBINED SINGLE LIMIT (Ea accident) \$1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	<input type="checkbox"/> UMBRELLA LIAB <input checked="" type="checkbox"/> OCCUR <input checked="" type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED <input type="checkbox"/> RETENTION \$			N2-A2-FF-0000007-02	12/1/2016	12/1/2017	EACH OCCURRENCE \$9,000,000 AGGREGATE \$9,000,000 \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N <input type="checkbox"/>	N/A	83WECB0740	12/1/2016	12/1/2017	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTH-ER E.L. EACH ACCIDENT \$1,000,000 E.L. DISEASE - EA EMPLOYEE \$1,000,000 E.L. DISEASE - POLICY LIMIT \$1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Proof of Coverage

CERTIFICATE HOLDER

CANCELLATION

Fourth Episcopal District AME Church
4448 South Michigan Avenue
Chicago IL 60653

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

© 1988-2015 ACORD CORPORATION. All rights reserved.



CERTIFICATE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)
11/29/2016

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

PRODUCER Arthur J. Gallagher Risk Management Services, Inc. Two Pierce Place, 22nd Floor Itasca IL 60143	CONTACT NAME: Jonathan Park PHONE (A/C, No, Ext): 630-634-4583 E-MAIL ADDRESS: Jonathan_Park@ajg.com PRODUCER CUSTOMER ID: FOUREPI-02	FAX (A/C, No): 630-285-4062
INSURED Fourth Episcopal District AME Church 4448 South Michigan Avenue Chicago, IL 60653	INSURER(S) AFFORDING COVERAGE	
	INSURER A: American Alternative Insurance Corp	NAIC # 19720
	INSURER B: Hartford Steam Boiler Inspection &	11452
	INSURER C: Church Mutual Insurance Company	18767
	INSURER D:	
	INSURER E:	
	INSURER F:	

COVERAGES

CERTIFICATE NUMBER: 1689275391

REVISION NUMBER:

LOCATION OF PREMISES / DESCRIPTION OF PROPERTY (Attach ACORD 101, Additional Remarks Schedule, if more space is required)

Proof of Coverage.

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	POLICY NUMBER	POLICY EFFECTIVE DATE (MM/DD/YYYY)	POLICY EXPIRATION DATE (MM/DD/YYYY)	COVERED PROPERTY	LIMITS
A	<input checked="" type="checkbox"/> PROPERTY	N2-A2-RL-0000008-02	12/1/2016	12/1/2017	<input checked="" type="checkbox"/> BUILDING	\$Per SC on File
	CAUSES OF LOSS				<input checked="" type="checkbox"/> PERSONAL PROPERTY	\$Per SC on File
	<input type="checkbox"/> BASIC				<input type="checkbox"/> BUSINESS INCOME	\$
	<input type="checkbox"/> BROAD				<input type="checkbox"/> EXTRA EXPENSE	\$
	<input checked="" type="checkbox"/> SPECIAL				<input type="checkbox"/> RENTAL VALUE	\$
	<input checked="" type="checkbox"/> EARTHQUAKE				<input type="checkbox"/> BLANKET BUILDING	\$
	<input type="checkbox"/> WIND				<input type="checkbox"/> BLANKET PERS PROP	\$
	<input checked="" type="checkbox"/> FLOOD				<input type="checkbox"/> BLANKET BLDG & PP	\$
	<input checked="" type="checkbox"/> Fire					\$
	<input checked="" type="checkbox"/> Theft					\$
	<input type="checkbox"/> INLAND MARINE	TYPE OF POLICY				\$
	CAUSES OF LOSS					\$
	<input type="checkbox"/> NAMED PERILS	POLICY NUMBER				\$
						\$
A	<input checked="" type="checkbox"/> CRIME	N2-A2-RL-0000008-02	12/1/2016	12/1/2017	<input checked="" type="checkbox"/> Emp Dishonesty	\$1,000,000
	TYPE OF POLICY					\$
						\$
B	<input checked="" type="checkbox"/> BOILER & MACHINERY / EQUIPMENT BREAKDOWN	FBP2356765	12/1/2016	12/1/2017	<input checked="" type="checkbox"/>	\$Per SC on File
C	Auto Physical Damage	016385009949575	12/1/2016	12/1/2017	<input checked="" type="checkbox"/> Deductible	\$500
						\$

SPECIAL CONDITIONS / OTHER COVERAGES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Flood Excludes Zones A&V
Mine Subsidence included for locations in required counties.
Property and Boiler & Machinery limits are per schedule
Auto Physical Damage is limit to Actual Cash Value of the reported vehicles.

CERTIFICATE HOLDER

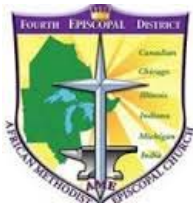
Fourth Episcopal District AME Church
4448 South Michigan Avenue
Chicago IL 60653

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

© 1995-2015 ACORD CORPORATION. All rights reserved.



AME 4th District Allocation Payment Policy

December 01, 2016 to December 01, 2017

This will serve as an allocation payment reflecting the initial invoice amount, payments received and the due date for the next installment.

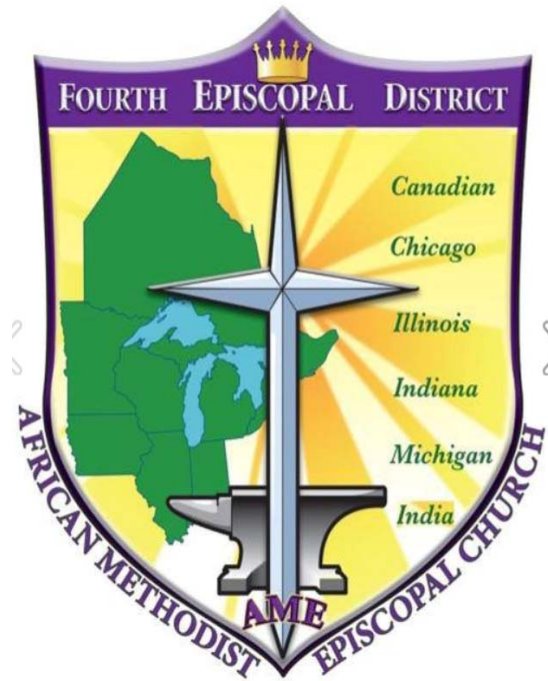
Annual Premium for church, effective 12/1/2016	First Payment received	Remainder Due Date
Annual Payment – will receive a 2% Discount	12/1/2016	December 30, 2016
Semi Annual Payment	12/1/2016	April 15, 2017
Quarterly Payment	12/1/2016	February 15, 2017 May 15, 2017 August 15, 2017
Installment Option	12/1/2016 20% Down Payment + \$40 Finance Charge	February 15, 2017 March 15, 2017 April 15, 2017 May 15, 2017 June 15, 2017 July 15, 2017

Please remit payment to:

Fourth Episcopal District AME Church
PO Box 205456
Dallas, TX 75320-5456

- Annual or semi-annual payments are preferred.
- If paying semiannual, divide the above by 2 and add \$40 per installment for finance charges.
- If paying quarterly, divide by 4 and add \$40 per installment for finance charges.
- If paying six (6) equal installments, please pay 20% down + \$40 for finance charge. Then each remaining installment, add \$20 per installment for finance charges.
- All payments should be received by September 1, 2017.

The Fourth Episcopal District



Insurance Summary & Claim Reporting Kit

December 1, 2016 – December 1, 2017

The Fourth Episcopal District

4448 South Michigan Ave.

Chicago, IL 60653

773.955.9825



What Is Covered in the AME 4th District Insurance Program?

Property

All property owned by the AME 4th District and entities participating in the District's Insurance Program are covered, subject to a \$2,000 deductible. This includes buildings, their contents and equipment, fine arts, money and securities. Coverage is provided on an '**All Risk, Replacement Cost**' basis, subject to policy exclusions. Location addresses must be reported for coverage to be in effect. In general the cost of repairing or replacing a building and/or its contents at the time of the loss determines the amount payable.

Buildings

All Buildings are covered to their appraised value. Building purchases and sales must be reported as they occur.

Contents

Coverage on contents is identical to the coverage provided for buildings. Full replacement cost is paid on the reported value on file.

Burglary, Robbery & Theft

Full replacement cost protection on all property. Money and securities are also included for coverage.

Fidelity

Loss of money and securities due to infidelity of employees is covered, subject to a \$2,000 deductible.

Glass

Coverage is provided on all glass including church windows and stained glass. Losses cannot be accumulated over an extended period of time and presented as a single loss.

Fine Arts

Stained and art glass, icons, paintings, sacred vessels and other art objects are covered on a current market value basis.

Water Damage

Protection includes backup of sewers not caused by flooding, subject to a \$25,000 limit. Flood insurance is available for an additional charge. You must request the optional flood insurance as it is not automatically included.

Earthquake

Losses resulting from earthquake or volcanic eruption or explosion are covered. Normal settlements, normal shrinkage, or normal expansion in foundations, walls, floors, or ceilings are excluded.

New Construction

All new construction needs to be reported before construction begins for coverage to apply. All building structures and all materials on the job site that will ultimately become part of the structure are included. Purchase of a Builders Risk insurance policy is required when construction cost is over \$5,000,000 and/or 180 days.

The contractor must provide a Certificate of Insurance, listing the AME 4th District, Bishop, and the Church as Additional Insured, which will verify General Liability coverage, Automobile coverage and Workers' Compensation coverage. The minimum amounts required are \$1,000,000 for General Liability and Automobile, and the statutory amounts for Workers' Compensation.

Automobile Liability and Auto Physical Damage

Vehicles owned by and titled in the name of the Church are covered for Automobile Liability and Physical Damage. A deductible of \$500 applies to all Collision and Comprehensive claims. All vehicles are required to be reported to the District for coverage to be in effect.

Newly acquired vehicles must be reported to the District for coverage to be in effect. Please utilize the Add / Delete Vehicle or Property Form at the back of this booklet.

When vehicles are rented by schools/churches for field trips, mission trips, etc., the optional insurance offered by the rental agency should be purchased.

General Liability

General Liability for personal injury, including property damage, to persons other than employees, where the AME 4th District, churches and institutions covered by the Program may be legally liable.

The following are included:

- Premises Liability
- Pastoral, professional and counseling liability of Pastors
- Personal Injury
- Directors and Officers Liability and Employment Practices Liability
- Incidental Medical

The term personal injury includes libel, slander, false arrest, defamation of character, invasion of privacy, wrongful eviction, discrimination, shock, mental anguish, errors and omissions and contractual liability on written contracts.

Medical Payments

Payments of reasonable medical costs as a result of personal injury on the premises are limited to \$2,500 per occurrence. Payments will be in excess of individual's own personal health insurance plan.

Boilers

Properties with exposure to boilers or pressure vessels are covered through specific insurance coverage. Periodic Certified Inspections required by law will be performed under this coverage.

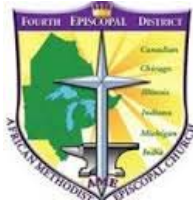
Workers Compensation

Statutory coverage for employees who are injured in their course of employment for the church. Injuries must be sustained while acting in the course and scope of their job duties for the church. Coverage includes medical payments for injuries sustained and loss of income while the injured employee cannot work



What is Not Covered in the AME 4th District Insurance Program?

- All privately owned property of third parties.
- Certain types of loss of a degenerative nature such as wear and tear, deterioration, loss due to termites, corrosion and mechanical or electrical breakdown, etc.
- Wind driven rain.
- Unexplained loss of money, securities or property.
- War risk, nuclear damage and terrorism.
- Hospital or Nursing Home malpractice.
- Underground pipes, flues and drains.
- Concrete, sidewalks and foundations.
- Flood
- Mold
- If the amount of the loss is less than the deductible, it is automatically excluded. Liability claims incur no deductible and are paid in full. Deductibles are as follows:
 - \$1,000 for each Boiler & Machinery loss
 - \$2,000 for each Crime loss
 - \$500 for each Automobile Physical Damage claim
 - \$2,000 for each Property claim
 - Zero deductible for Workers Compensation
 - Zero deductible for General Liability losses

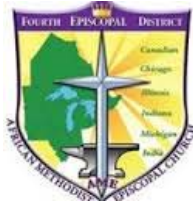


Special Situations to be Considered

Any hired buses, carnival equipment, etc., must be properly covered by insurance provided by its owner, not the District or Church. The owner of said equipment must present to the church, school, institution or agency a certificate of such insurance coverage. The church, AME 4th District and Bishop must be named in the certificate as 'Additional Insured'. The amount must be at least \$1,000,000 combined single limit (bodily injury, property damage).

Contractors

Contractors working on District's or Church premises must provide to the AME 4th District, insurance certificates demonstrating current insurance coverage for Liability, Auto and statutory Workers' Compensation. The minimum amounts required are \$1,000,000 for General Liability and Automobile Liability, and the statutory amounts for Workers Compensation. Also, without added charge to the AME 4th District, contractors should provide a Certificate of Insurance naming the church, etc., the AME 4th District and the Bishop as 'Additional Insureds'.



**AME 4th District
Add / Delete Vehicle or Building**

Return Form Request via Fax or Email To:

Name: Gloria Ruiz

Fax: 630.285.4062

Email: Gloria_Ruiz@AJG.com

Request Date: _____

Requested by: _____

Client Name and Address: _____

Phone: _____

Fax: _____

E-mail address: _____

Automobile

Building

_____ **Add** _____ **Delete**

_____ **Add** _____ **Delete**

Effective Date of Change: _____

Effective Date of Change: _____

Driver: _____

Building Name: _____

Lien Holder (if financed): _____

Building Address: _____

Vehicle Make: _____

Usage: _____

Vehicle Model: _____

Square Footage: _____

Vehicle Year: _____

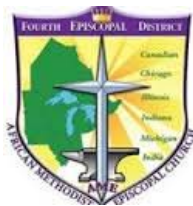
Total Insured Value (TIV): _____

VIN: _____

Construction Type & # of Stories: _____

Purchase Cost: _____

Year Built: _____



AME 4th District – Certificate of Insurance Request Form
Return Form Request via Fax or Email To:

Return Form Request via Fax or Email To:

Name: Gloria Ruiz

Fax: 630.285.4062

Email: Gloria_Ruiz@AJG.com

Request Date: _____ Requested by: _____

Certificates will be issued within 24 hours

Client Name and Address: _____

Phone: _____

Fax: _____

E-mail address: _____

Certificates are delivered electronically, so please include a fax number or e-mail address for both your location and the Certificate Holder. If emailed, the certificate will be delivered by Ebix, ConfirmNet, or CertificatesNow.

Name & Address of Certificate Holder:

Phone: _____

Fax: _____

E-mail address: _____

Certificate Purpose:

If this is for an event, please state type of event, location and date. Please note that event dates cannot exceed policy term expiration date.

Special Wording: _____

Additional Insured Requested (applies to liability only)

Yes _____ No _____

Evidence of Coverage Requested

Yes _____ No _____

Loss Payee Requested (applies to property only)

Yes _____ No _____

THIS PAGE INTENTIONALLY LEFT BLANK

The Fourth District

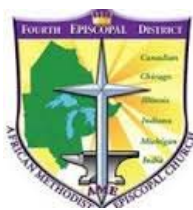


Claim Reporting Kit

Your AME Insurance Claim Administrator:

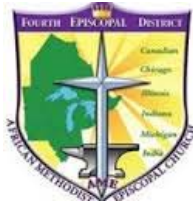
VeriClaim, Inc.
1833 Centre Point Circle, Suite 139
Naperville, IL 60563

Phone 844.AME.LOSS
(844-263-5677)
Fax 630.839.2917



Claim Reporting Directory

<p>Coverage: Auto Liability & Auto Physical Damage Carrier: Church Mutual Insurance Company Policy Number: 016385009949575</p> <p>Policy Period: 12.1.2016 – 12.1.2017</p>	<p><i>Immediately Report Claims To:</i> Church Mutual Insurance Company 3000 Schuster Lane P.O. Box 342 Merrill, WI 54452-0342 Phone: 800.554.2642 Fax: 715.539.4651 Email: Claims@ChurchMutual.com</p>
<p>Coverage: Boiler, Machinery and Equipment Breakdown Carrier: Hartford Steam Boiler Policy Number: FBP2356765 Policy Period: 12.1.2016 – 12.1.2017</p>	<p><i>Immediately Report Claims To:</i> Hartford Steam Boiler Phone: 888.472.5677 Fax: 888.329.5677 Email: New_Loss@hsb.com</p>
<p>Coverage: General Liability & Property Carrier: American Alternative Insurance Co Policy Number: N2-A2-RL-0000008-02 Policy Period: 12.1.2016 – 12.1.2017</p>	<p><i>Immediately Report Claims To:</i> VeriClaim, Inc. Phone: 844-AME-Loss (844-263-5677) Fax: 630-839-2917 Email: AMENewLoss@VeriClaimInc.com</p>
<p>Coverage: Excess Sexual Misconduct Liability Carrier: Beazley Group, PLC Policy Number: B0391IR1601535 Policy Period: 12.1.2016 – 12.1.2017</p>	<p>Mail: Beazley Group Attn: Eric Ross 30 Batterson Park Rd. Farmington, CT 06032</p>
<p>Coverage: Workers Compensation Carrier: Hartford Insurance Policy Number: 83 WE CB0740 Policy Period: 12.1.2016 – 12.01.2017</p>	<p>Immediately report claims to: Hartford Insurance 800/ 327-3636 phone / 800/ 347-8197 FAX Lossconnect@thehartford.com</p> 



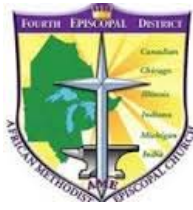
The Fourth District

As of 12.1.16, Report Your Property & Casualty Claims to:

VeriClaim, Inc.
Phone: 844-AME-Loss
(844-263-5677)
Fax: 630-839-2917
Email: AMENewLoss@VeriClaimInc.com

Introducing the Property & Casualty Claim Team Serving Your Church:

<p>Dustin Bollinger Casualty Specialist Phone: 630-245-7075 Cell: 913-548-3649 Fax: 630-839-2917 Email: dbollinger@vericlaiminc.com (available 24/7)</p>	<p>Matt Tegmeyer Claims Manager / Coordinator (Dustin's backup) Phone: 630-245-7025 Cell: 312-543-8948 Email: mtegmeyer@vericlaiminc.com</p>
<p>Evelyn Kwidzinski Claims Specialist Office (630) 245-9316 Fax (630) 839-7947 Email ekwidzinski@vericlaiminc.com</p>	<p>Jessica Kennedy General Liability Adjuster (Evelyn's backup) Phone: 630-245-7084 Email: jkennedy@vericlaiminc.com</p>
<p>Anne Jaskula National Sales Manager Phone: 630-245-7040 Cell: 847-571-1712 Email: ajaskula@vericlaiminc.com</p>	<p>Kevin Thar Vice President Phone: 630-245-7020 Cell: 630-815-8686 Email: kthar@vericlaiminc.com</p>



Claim Reporting

No matter how strong your risk management program, you will unfortunately encounter claims. Accidents do occur and prompt, complete reporting is the first step towards a successful outcome.

The more information you can provide when reporting a claim, the sooner an adjuster can respond. When reporting a claim, here are several tips to assist you:

- ★ Report the claim immediately — don't delay. If this is a serious injury / accident, please be sure to PHONE your claim directly. Please do not email or fax claims of this nature.
- ★ Collect as much information as possible regarding the loss, such as date and time, policy numbers, reporting location, parties involved, accident description, type of injury and estimated damages.
- ★ Submit all police reports, estimates, photos and any materials/receipts to the adjuster handling the claim.
- ★ Do not speak with third parties about the claim, do not discuss "fault."

**You are to report your Property & Casualty claims directly to VeriClaim who is the
AME 4th District claims administrator.**

In some instances you should report your claim directly to the insurance carrier.

Please refer to the Claim Reporting Directory above for reporting details.



The Fourth District

FAX MEMO

General Liability & Property Claims

Date: _____ / _____ / _____

To: VeriClaim, Inc

Fax #: 630-839-2917

From:

Re: The Fourth District - Notice of Claim Report

of Pages _____
(inc. cover)

THIS PAGE INTENTIONALLY LEFT BLANK

THIS PAGE INTENTIONALLY LEFT BLANK

