

Province I Insurance Program Coverage Summary

Effective 12/31/08 - 12/31/09

| Willis HRH | |
|---|---|
| Property Coverage | Lexington Insurance/Liberty Mutual/CNA |
| Best's Financial Rating: A XV/A XV/A XV | |
| Coverage | Limits of Liability |
| Real & Personal Property | \$100,000,000 Per Occurrence, Policy Limit |
| Building Coverage | Includes Stained Glass Windows and Organs |
| Fine Arts | Part of \$100,000,000 Policy Limit, except precious stones & metals limited to \$500,000 per Occurrence. |
| Deductible | \$1,000 Per Occurrence |
| "All Risk" | Comprehensive Manuscript |
| Replacement Cost | Included |
| Agreed Value Endorsement | Included |
| Equipment Breakdown (Boiler & Machinery) | Part of \$100,000,000 Per Occurrence, Policy Limit |
| Windstorm and Hail (including Hurricane) | Part of \$100,000,000 Per Occurrence, Policy Limit |
| Loss of Earnings including Extra Expense | US\$2,000,000 |
| Ordinance or Law, including Demolition & Increased Cost of Construction | US\$10,000,000 |
| Off Premises Power/Service Interruption subject to the line causing the power interruption has to be within 1000 feet of the premises that has the loss | \$5,000,000 Property Damage/Time Element subject to a Twenty Four Hour Waiting Period |
| Property In Transit | US\$500,000 |
| Valuable Papers & Records | Part of \$100,000,000 Per Occurrence, Policy Limit |
| Errors & Omissions | US\$2,500,000 |
| Debris Removal | Part of \$100,000,000 Per Occurrence, Policy Limit |
| Trees, Plants, Shrubs | \$2,500 per tree, \$100,000 Per Occurrence. |
| Builders Risk/Property under construction, structural renovation, repair or installation | \$5,000,000 - "All Risk" Perils including renovation - higher limits available upon request. |
| Clergy Personal Effects | US\$25,000 |
| Personal Effects Non-Clergy | US\$25,000 |
| Earth Movement | \$25,000,000 Annual Aggregate - \$25,000 Deductible |
| Flood | \$25,000,000 Annual Aggregate - \$25,000 Deductible |
| 100 Year Flood Zone Locations Only | Deductible is equal to the National Flood Insurance Program Limit Available |
| Accounts Receivable | US\$5,000,000 |
| Collapse | Part of \$100,000,000, Policy Limit - "All Risk" Perils |
| Property Temporarily Off Premises | US\$5,000,000 |
| Newly Acquired Locations | \$5,000,000 including Flood & Earthquake - Reporting Period of 90 days. |
| Property in the Open - Signs,statuary | Part of \$100,000,000 Per Occurrence, Policy Limit |
| | |
| Liability Coverage | Philadelphia Insurance Co. |
| Best's Financial Rating: A+ XIII | |
| Coverage | Limits of Liability |
| General Aggregate | \$2,000,000 per location |
| Each Occurrence | \$1,000,000 per location |
| Products/Completed Operations | \$2,000,000 Aggregate |
| Personal & Advertising Injury | US\$1,000,000 |
| Fire Damage | \$1,000,000 any one fire |
| Medical Expense | Included |
| Pastoral Counseling & Cemetary Liability | \$1,000,000 each occurrence/\$2,000,000 policy aggregate - Claims Made Coverage One Limit for both coverages. |

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| Sexual Misconduct | \$1,000,000 each occurrence /1,000,000 policy aggregate - automatically included - Claims Made Coverage |
| Sexual Misconduct - Entity Coverage | Included |
| Employee Benefits Liability | \$1,000,000 each occurrence/ \$2,000,000 aggregate |
| Church Operated Daycare Centers, Nursery Schools, Camps, Conference Centers | Included |
| Host Liquor Liability | US\$1,000,000 |
| Incidental Medical Malpractice | US\$1,000,000 |
| Volunteers are Insureds | Included |
| Punitive Damages Exclusion | Policy is Silent - No Exclusion |
| Blanket Additional Insureds | Included |
| Teachers Liability - Bodily Injury | \$1,000,000 - Coverage for Corporal Punishment Exposure Only. |
| Automatic Coverage for Newly Acquired Entities or Properties | Included |
| Foreign Coverage | AIG |
| | Best's Financial Rating: A XIV |
| | <i>Limit of Liability</i> |
| Policy General Aggregate | US\$2,000,000 |
| Volunteers are Insureds | Included |
| Foreign General Liability | |
| General Aggregate | US\$1,000,000 |
| Each Occurrence | US\$1,000,000 |
| Products/Completed Operations | US\$1,000,000 |
| Personal & Advertising Injury | US\$1,000,000 |
| Fire Damage | US\$1,000,000 |
| Medical Expense | US\$25,000 |
| Foreign Automobile Liability | |
| Bodily Injury and Property Damage - Each Occurrence | US\$1,000,000 |
| Medical Expense - Per Person/Per Accident | US\$25,000 |
| Non-owned and Hired Automobiles | Included |
| Foreign Voluntary Workers' Compensation | |
| Workers Compensation | Statutory - State of Hire |
| Employers Liability | US\$1,000,000 |
| Repatriation Expense | US\$250,000 |
| # of Parishioners/Employees/Volunteers | Coverage Automatic for up to 5 people on one Trip - Please contact us regarding trips with more participants. |
| Coverage Territory | No coverage for any activities in Iraq and Afghanistan, or any other country against which the Office of Foreign Assets Control of the US Department of Treasury administers and enforces economic and trade sanctions. These countries include but are not limited to; Cuba, Libya, Iran and Sudan |
| Foreign Travel Accident & Sickness | Limited coverage for Accidental Death & Dismemberment, Accident & Sickness and Emergency Medical Evacuation. |
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| Crime Coverage | Great American Insurance Company |
| | Best's Financial Rating: A XII |
| | <i>Limit of Liability</i> |
| Employee Dishonesty | \$3,000,000 per occurrence - automatically included |
| Money & Securities/ Theft, Disappearance & Destruction: | \$3,000,000 per occurrence - automatically included |
| Forgery, Fraud & Alteration | \$3,000,000 per occurrence - automatically included |
| Computer Fraud | \$5,000,000 per occurrence - automatically included |
| Deductible | |
| - Employee Dishonesty | US\$1,000 |
| - Theft, Disappearance & Destruction | US\$1,000 |
| - Money & Securities | US\$1,000 |

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| <u>Non-owned & Hired Automobile Liability</u> | <u>Philadelphia Insurance Co.</u> |
| | Best's Financial Rating: A+ XIII |
| | <i>Limit of Liability</i> |
| | \$1,000,000 per occurrence |
| <u>Primary Umbrella</u> | <u>Philadelphia Insurance Co.</u> |
| | Best's Financial Rating: A+ XIII |
| | <i>Limit of Liability</i> |
| Program Aggregate Including Sexual Misconduct | \$10,000,000 Each Occurrence/Annual Aggregate |
| Sexual Misconduct Liability | Claims Made Coverage - 12/31/02 Retro Date |
| <u>Directors & Officers</u> | <u>Illinois National Insurance Company (AIG)</u> |
| <u>Liability incl. Employment Practices</u> | Best's Financial Rating: A+ XV |
| | <u>Zurich American Insurance Company</u> |
| | Best's Financial Rating: A XV |
| | Automatically Included |
| Limit of Liability: | \$20,000,000 Each Claim and Annual Aggregate |
| Deductible | \$0 Non-Indemnifiable/ \$100,000 Employment Practices / \$75,000 All Other Claims |
| Full Prior Acts Coverage | Yes |
| Prior and Pending Litigation | 12/31/00 |
| Third Party Employment Practices Liability | Yes |
| Entity Coverage | Yes |
| Automatic Outside Directorship Coverage | Not for Profit Only |
| Spousal Coverage | Included |
| Volunteer Coverage | Included |
| Punitive Damages Exclusion | No |
| Claims Made Coverage | Yes |
| <u>Workers Compensation & Employers Liability</u> | <u>Hartford Insurance Company</u> |
| | Best's Financial Rating: A+ |
| | <i>Limit of Liability</i> |
| Workers Compensation | Statutory |
| <u>Employers Liability</u> | |
| Bodily Injury by Accident | \$1,000,000 Each Accident |
| Bodily Injury by Disease | \$1,000,000 Each Employee/\$1,000,000 Policy Limit |

