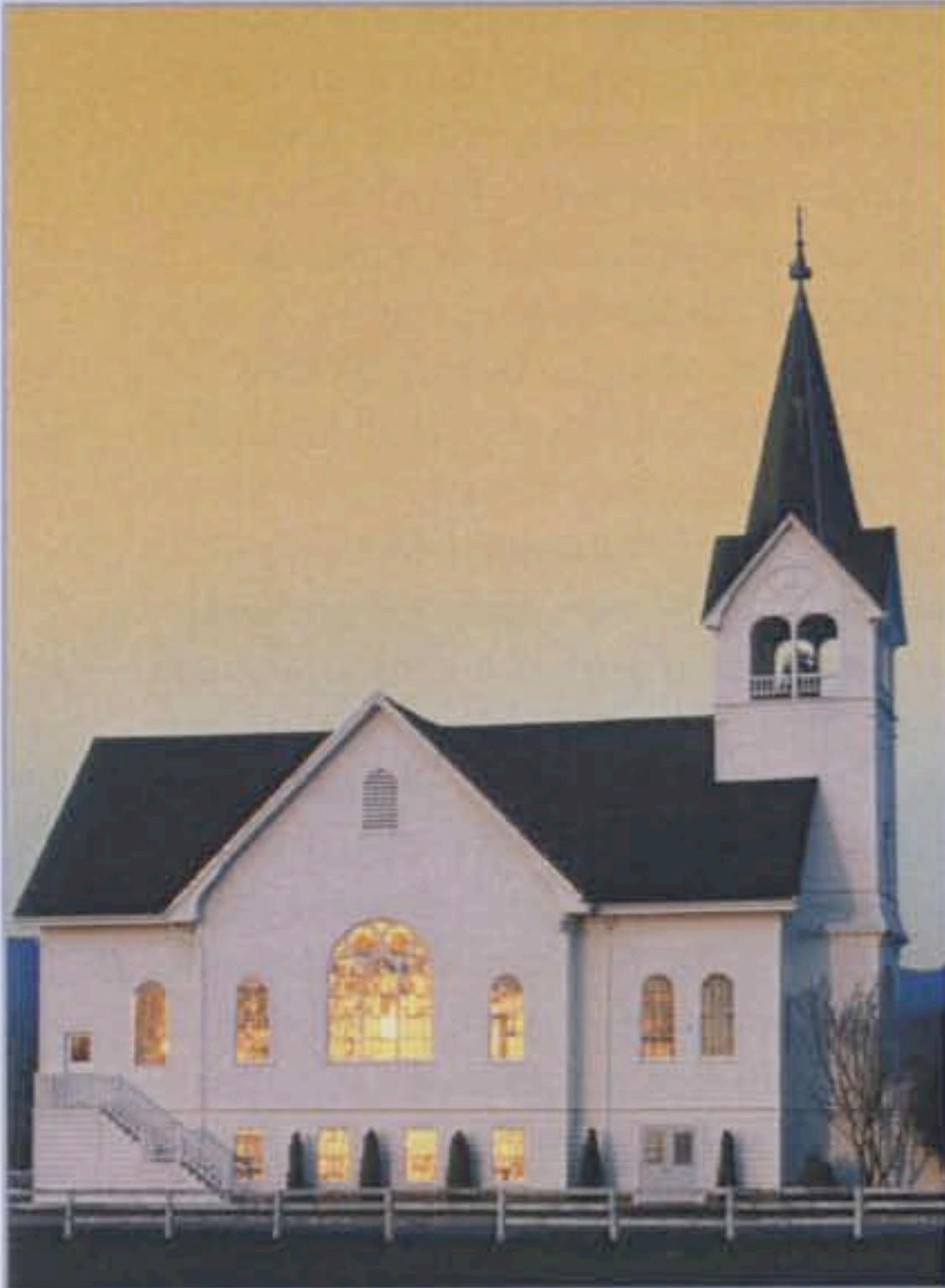
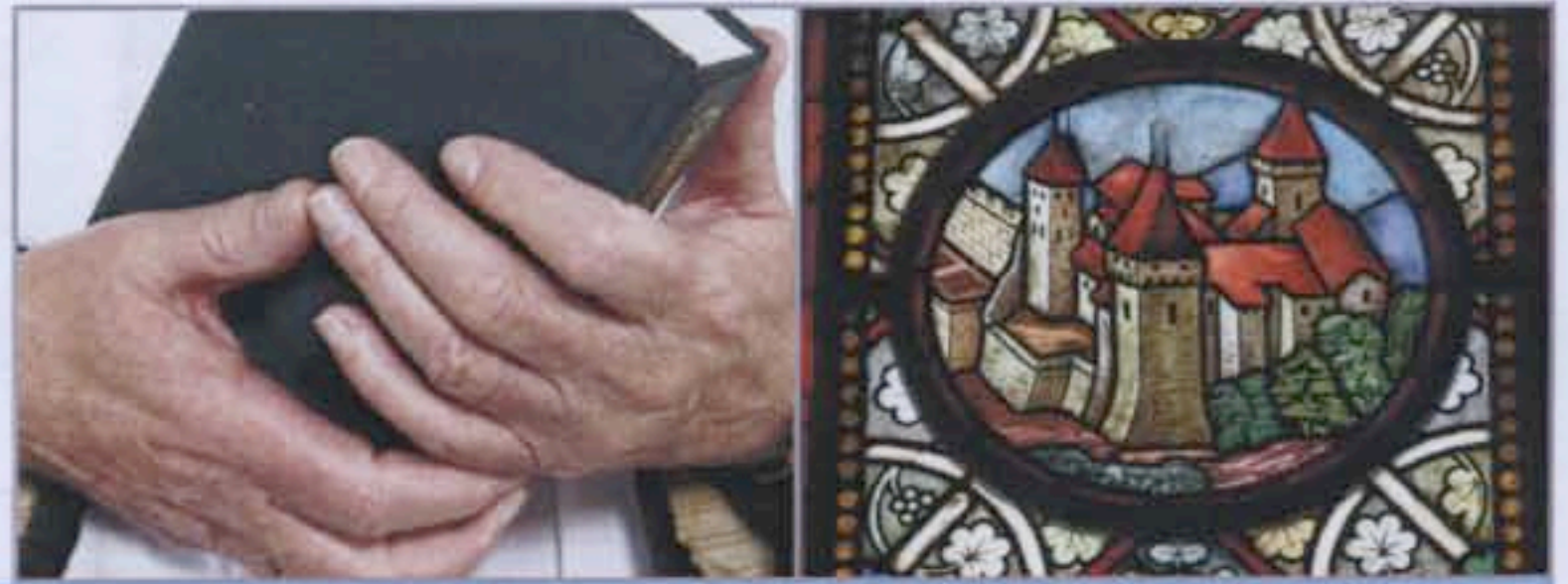


PREFERRED MUTUAL INSURANCE COMPANY

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.

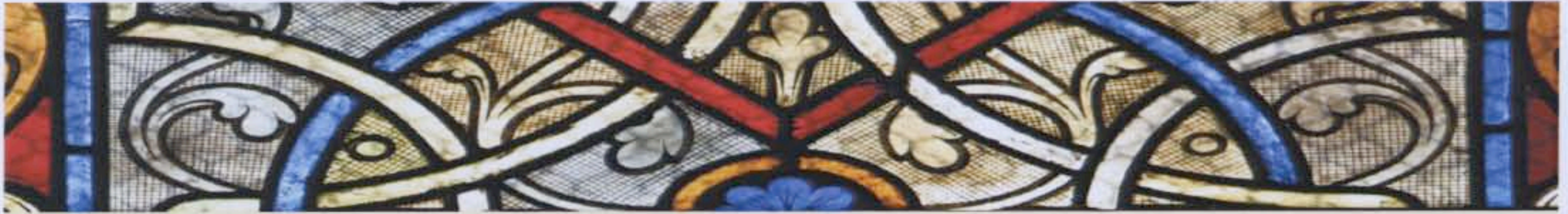
Liability coverage is written on a Commercial General Liability basis. Coverages provided include:

- 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.*