

DIGITAL Religious Organizations

Westchester Digital offers a flexible, tailored approach to protecting houses of worship. Available as a commercial package or monoline, our General Liability and Property solutions are designed to meet the specific needs of each insured, with property capacity up to \$2,500,000 and access to specialty coverages that reflect the unique exposures of this class. From community worship spaces to clergy-related risks, Westchester Digital delivers the breadth and precision brokers need to place this business with confidence.

Product Highlights

- 41650 – Churches or Other Houses of Worship
- Ability to consider up to \$2.5M TIV – 1965 year built or newer
- Clergy or Parsonage
- Ritual Baths

Additional coverages available

- Pastoral
- Assault & Battery
- Abuse & Molestation
- Vandalism
- Theft
- Clergy or Parsonage
- Ritual Baths

Acceptable Exposures

- Religious organizations or groups of people worshipping in a communal space.
- Storefront churches, smaller congregations, and prayer groups are eligible for consideration, including mosques, temples and synagogues.

General Liability Coverage

- General Aggregate – \$1,000,000/\$2,000,000
- Products – Completed Operations Aggregate – \$2,000,000
- Personal and Advertising Injury Liability – \$1,000,000
- Damage to Premises Rented to You – \$100,000 (up to \$300,000)
- Medical Payments – \$5,000 (can be excluded)
- General Liability Deductible Options – \$500, \$1,000, \$2,500, \$5,000

Property Coverage

- Property TIV – Max. \$2.5M
- 1965 or newer construction
- Property Deductible – Min. \$1,000