

RELIGIOUS ORGANIZATIONS

There are over 350,000 religious organizations currently operating in the United States, with a significant number of those having travel or operations outside of the country.* Exposures in nations around the world can present challenges for their risk management, and international insurance coverage needs can vary greatly for each organization. We understand the risks associated with global travel and operations and have designed a foreign package insurance policy that includes comprehensive coverage tailored for Religious Organizations.

Why do organizations need this insurance?

A religious organization's mission abroad is challenging enough without having to worry about the potential financial burden of many risk exposures that may arise overseas.

- How would the employees, missionaries, and volunteers be evacuated from a foreign country in the event of a medical emergency or a civil or military uprising? Do they have the expertise and resources to assess the severity and urgency of the incident and determine the appropriate response?
- What if critical personal information such as a passport, driver's license, or credit cards are lost or stolen? Do they have the resources available to recover or replace these items?
- A citizen or corporation domiciled in a foreign country brings a suit against the religious organization. Will their domestic insurance extend respond globally?

Insurance protection while overseas

In addition to our standard **International Advantage®** policy offering, our foreign package for Religious Organizations extends the following enhanced insurance coverages not typically offered by other foreign package markets:

General Liability

- Blanket Additional Insured
- Blanket Waiver of Subrogation
- Care Custody and Control Extension Coverage \$25,000/\$50,000

Contingent Auto Liability

- Blanket Additional Insured
- Blanket Waiver of Subrogation

Employers Responsibility Coverage

- Emergency Assistance Services including Repatriation
- Voluntary Workers as "Employees"
- Political Evacuation Limits of \$5,000 per person / \$10,000 Aggregate
- Waiver of Subrogation

Property

- Miscellaneous Personal Property \$25,000
- Personal Property in Transit \$25,000

Other enhancements available for additional premium include:

- Accidental, Death & Dismemberment coverage for employees and voluntary workers
- Medical Expense coverage for employees and voluntary workers

Multinational Claims Scenarios for Religious Organizations

Scenarios like those below happen every day. Is your client prepared to handle the potential consequences? International insurance products designed to reduce the risks associated with these and other exposures can be customized to fit a religious organization's unique needs.

| Situation | Potential Solution |
|--|---|
| A priest visiting a sister church in Rome rents a vehicle that was struck while parked. The striking vehicle fled the scene. | Westchester International Advantage policy insures claims for damages to rented vehicles on a first party basis provided that no other rental coverage was purchased. |
| A volunteer traveling with a U.S. church causes an accidental fire in the hotel where the group is staying. Significant damage results. | Westchester International Advantage policy insures property damage claims under its commercial general liability coverage. |
| An American rabbi is arrested in Central America, accused of drug trafficking. | The Executive Assistance® Services package of emergency medical, personal, travel and security assistance services from Westchester International Advantage provides 24-hour access to English-speaking representatives who understand the region's legal system, culture, and customs. Before traveling, employees and volunteers can learn how to avoid potential risks associated with their destination through our Travel App and website. |
| A missionary and his family are living in Kenya. He contracts malaria but is not covered for the endemic disease under his domestic worker's compensation policy. | Westchester International Advantage insures claims relating to endemic diseases that includes medical costs and lost wages associated with his illness and recovery. Repatriation costs may be considered under Executive Assistance Services depending on their condition and adequacy of local care. |
| An American pastor and volunteers travel to Southeast Asia to assist with building wells. The equipment they leased to build the wells is stolen soon after their arrival. | Westchester International Advantage policy insures against the loss of owned or leased equipment. Through the Chubb worldwide network of claims offices, Westchester can respond quickly to effectively minimize losses and pay damages. |

The above exposure scenarios are hypothetical and are offered solely to illustrate the types of situations that may result in claims. These exposure scenarios are not based on actual claims and should not be compared to an actual claim. They are not intended to represent any position at all regarding whether or not a particular policy actually or potentially covers a particular scenario. The precise coverage afforded by any insurer is subject to the terms and conditions of the policies as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued, and any applicable laws.

* Hartford Institute for Religion Research:

http://hrr.hartsem.edu/research/fastfacts/fast_facts.html#denom

Insurance provided by Westchester Fire Insurance Company and its U.S. based Chubb underwriting company affiliates. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at chubb.com. All products may not be available in all states and surplus lines products can only be offered through licensed surplus lines producers. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued.