



Turn to Mackinaw Underwriters for Religious Organizations coverage options

Mackinaw Underwriters offers multi-line Property & Casualty solutions include Package/CPP, BOP and Workers' Compensation. Full line property coverages and services are specially designed for the issues organizations face, covering standard building and business personal property items as well as property unique to religious organizations. Examples include minister's personal property, the personal effects and property of others such as items lost on a mission trip, outdoor signs, stained glass windows and more.

Types of Eligible Risks:

- Churches including parsonages
- Congregations that lease or rent a location, including startups
- Religious Organizations with daycare, preschool or cemeteries

Lessor's risk only on church premises with youth activities or youth camps

Desired Property Risk Characteristics:

- 5 locations or less (BOP), over 5 locations (CPP)
- TIV per location less than \$5M, over \$5M (CPP)
- Gross sales per locations \$6M or less (BOP), over \$6M (CPP)
- 25,000 square feet or less per location
- Buildings less than 40 years in age or with acceptable updates

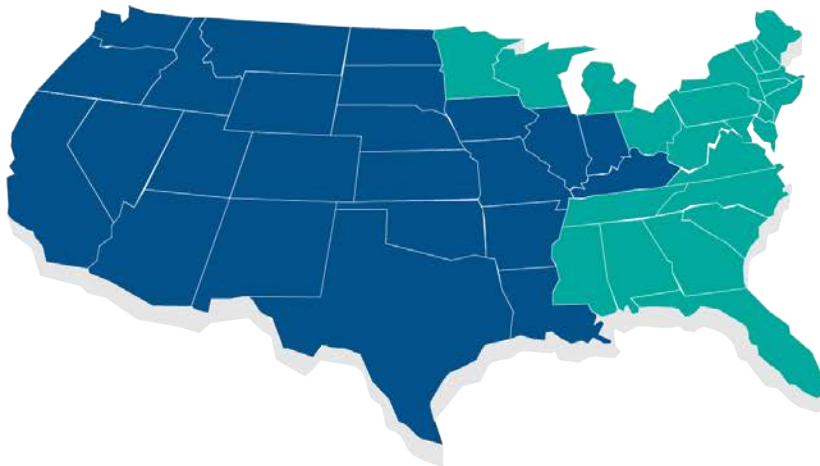
BOP not available in AK, HI, NY or WA

Workers' Compensation:

- Payroll up to \$500,000
- Up to 3 losses in last 3 years
- Experience Mod of 1.20 or less
- Startup organizations eligible with minimum leadership experience of 3 years and connected to a larger denomination

Optional Coverages:

- Employee Practices Liability
- Non-owned and Hired Auto Liability
- Sexual Misconduct Liability
- Directors, Officers and Trustees
- Inland Marine
- Counselors Liability



Contact Us Today

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