



**Northern Illinois Conference**  
OF THE UNITED METHODIST CHURCH

*Property & Casualty Insurance Summary  
and  
Claim Reporting Instructions*

*January 01, 2025 – January 01, 2026*

*Information contained herein prepared by the NICUMC Risk Management  
Department in concert with Arthur J. Gallagher & Co.*

*Please direct all questions to:*

**Elizabeth Stahl**  
**Director of Risk Management  
& Ministry Protection**

**Phone: 872.810.0874**  
**Email: [estahl@umcnic.org](mailto:estahl@umcnic.org)**

**Website: <http://www.umcnic.org/riskmanagement>**

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## *Insurance Coverage Summary*

## List of Insurance Carriers

*The Northern Illinois Conference of the United Methodist Church (NICUMC) Master Insurance Program provides a wide array of insurance coverages.*

*The following represents the lines of coverage, respective insurance carriers, and policy numbers for the coverage period commencing January 1, 2025 – January 1, 2026.*

Line of Coverage	Insurance Carrier	Policy #
Property Insurance	Travelers Property & Casualty Company of America	KTK-CMB-0J08847-A-24
General Liability	Philadelphia Insurance	PHPK2638687
Auto Liability & Auto Physical Damage	Philadelphia Insurance	PHPK2638687
Workers' Compensation	Hartford Insurance	83WEBT9716
Boiler, Machinery & Equipment Breakdown	Travelers Property & Casualty Company of America	BME1-2P797000-TIL-24
Directors & Officers / Employment Practices Liability	Atlantic Specialty Insurance	MML-33291-24 (Affiliated) MML3328724 (Conference) MML3330124 (Temple)
Student Accident	Mutual of Omaha	SR2014ILP099004
Foreign Trip Travel	ACE American Insurance	PHFD42255051006

*Refer to the following pages for a description of the coverages and applicable deductibles.*

### Questions:

*Contact Elizabeth Stahl, Director of Risk Management & Ministry Protection, at 872.810.0874 or via email: [estahl@umcnic.org](mailto:estahl@umcnic.org).*

## *Description of Coverages and Deductibles*

## *Property Coverage*

*Property coverage is underwritten by Travelers Insurance, policy # **KTK-CMB-0J08847-A-24**.*

Coverage for church properties (sanctuaries, parsonages, and buildings) participating under the Northern Illinois Conference (Conference) Master Insurance Program. A description of the coverages and amount of the “deductible” that applies to each line of coverage is listed below.

*Note, all deductibles listed are based upon a “per occurrence” loss. Should a loss entail multiple/combined coverages only one (1) single property deductible will apply.*

*Coverage is provided on an ‘All Risk, Replacement Cost’ basis, subject to policy exclusions. Please ensure that the address for each location is reported to the Conference for coverage to apply.*

*In general, the cost of repairing or replacing a building and/or its contents at the time of the loss determines the amount payable.*

*All monies paid for any loss shall be used/applied to complete approved repairs and may not be reallocated and/or reapportioned to any other financial operational use.*

### *Buildings*

Coverage for damage to sanctuaries, parsonages and buildings owned by the church/entity. All losses are based upon the “appraised value” of the sanctuary, parsonage, and building.

***Deductible: \$2,500 per occurrence***

### *Contents*

Coverage for the “contents” of the sanctuary, parsonage, building “owned” by the church/entity. Full replacement cost is paid on the reported value on file.

***Deductible: \$2,500 per occurrence***

### *Crime: Burglary, Robbery, Theft & Fidelity*

Coverage for claims relating to “burglary, robbery and theft” of “physical” property owned by the church/entity. This includes loss of “money” due to embezzlement, forgery, theft inside and outside the premises.

*Bonding of church personnel is not required.*

***Deductible: \$2,500 per occurrence***

### *Fine Arts & Glass*

Coverage provided “per occurrence” for damage to stained glass, art glass, church windows, icons, paintings, sacred vessels, and other art objects. Loss paid on a “current market” value.

***Deductible: \$2,500 per occurrence***

## *Property Coverage - Continued*

### *Water Damage*

Coverage for losses/damages arising from sewer backup not caused by flooding.

***Deductible: \$2,500 per occurrence***

### *Flood Damage*

Limited coverage for flood losses/damages.

***Deductible: \$2,500***

Should the church/entity property rest in a "Flood Zone" please contact Elizabeth Stahl at 872.810.0874 or via email at [estahl@umcnic.org](mailto:estahl@umcnic.org) to determine whether "flood insurance" coverage should be obtained.

### *Earthquake*

Coverage for losses/damages resulting from earthquake or volcanic eruption or explosion.

*Excluded under earthquake coverage are repairs associated with normal settlements, shrinkage and/or expansion in the foundation, walls, floors, or ceilings.*

***Deductible: \$2,500 per occurrence***

## *New Construction / Repairs*

**All new construction and/or repairs wherein cost are expected to exceed \$2,500,000 should be reported to the Conference "before" construction/repairs begin for coverage to apply. All building structures and materials on the job site will ultimately become part of the structure are included in the \$2,500,000 valuation.**

A "Builders Risk" insurance policy is required to be purchased by the Conference at the church's expense should the construction/repair cost exceed \$2,500,000 and/or construction/repairs are expected to exceed 120 days.

*Note, all contractors are required to provide a Certificate of Liability Insurance, listing the "church, its Pastor, Board of Trustees, and NICUMC as "Additional Insureds." The following serves as an example on the wording:*

***"First United Methodist Church, its Pastor, Board of Trustees and NICUMC are additional insureds under the policy."***

The contractor's Certificate of Liability Insurance is required to indicate coverage for "General Liability, Automobile Liability and Workers' Compensation."

The required "minimum" limit for General Liability and Automobile Liability is \$1,000,000 and "statutory limits" for Workers' Compensation.

## ***General Liability***

***General Liability coverage is underwritten by Philadelphia Insurance Company, policy # PHPK2638687.***

General Liability covers losses for personal injury, including property damage to persons other than employees, wherein the church and/or entity may be held legally liable.

The following lines of coverages are included under General Liability:

- Premises Liability
- Pastoral/professional counseling
- Bodily Injury
- Incidental Medical

***The term "personal injury" includes libel, slander, false arrest, defamation of character, invasion of privacy, wrongful eviction, discrimination, shock, mental anguish, errors and omissions and contractual liability on written contracts.***

***Deductible: None***

## ***Medical Payments***

Medical payments are provided for injuries sustained to patrons, visitors and/or volunteers for reasonable medical costs as a result of personal injury sustained on the premises of the church and/or entity.

*Should any payment be owed, such payment will be in excess of the individual's own personal health insurance plan.*

***Deductible: None***

## ***Cyber Security Liability***

No Cyber Security Liability coverage is provided under the NICUM property & casualty insurance program.



## *Automobile Liability / Auto Physical Damage / Vehicle Rental*

*Automobile Liability and Auto Physical Damage is underwritten by Philadelphia Insurance Company, policy # **PHPK2638687**.*

Coverage for vehicles owned by and titled in the name of the church and/or entity arising out of the operation by the vehicle's owner and/or authorized driver.

The following deductibles apply on a "per occurrence/per claim" basis:

- \$1,000 ~ Collision
- \$500 ~ Comprehensive (e.g., fire, theft, vandalism, glass breakage)
- \$0 ~ Windshield
- \$0 ~ Hired/non-owned vehicles

### *New Vehicles*

Newly acquired/purchased vehicles should be immediately reported to Elizabeth Stahl at the Conference to ensure coverage is placed and a new Auto ID card is issued.

Please complete and submit the enclosed *Add/Delete Coverage Form* via email to [estahl@umcnic.org](mailto:estahl@umcnic.org) in order to delete coverage and adjust any premium returnable to the church.

*An adjusted insurance invoice will be prepared & forwarded to the church during either the 3<sup>rd</sup> quarter or the 4<sup>th</sup> quarter dependent upon when notice of the premium adjustment amount is communicated to the Conference by the insurance carrier.*

### *Sold Vehicles*

Vehicles sold or inoperable should be reported immediately to Elizabeth Stahl at the Conference to ensure coverage is deleted.

Please complete and submit the enclosed *Add/Delete Coverage Form* via email to [estahl@umcnic.org](mailto:estahl@umcnic.org) in order to delete coverage and adjust any premium returnable to the church.

*An adjusted invoice will be emailed to the church during either the 3<sup>rd</sup> quarter or the 4<sup>th</sup> quarter dependent upon when notice of the premium adjustment amount is communicated to the Conference by the insurance carrier.*

### *Vehicle Rental*

When renting vehicles for field trips, travel, transportation, etc., please select and purchase the "Optional - Liability and Collision" insurance offered by the rental car company.

*No Certificate of Insurance will be issued by the Conference for rental vehicles. No coverage is provided for rental vehicles.*

## ***Workers' Compensation***

*Workers' Compensation coverage is underwritten by Hartford Insurance, policy # **83WEBT9716**.*

Coverage is provided for employees injured in the "course and scope" of employment with the church.

Insurance benefits are issued in accordance with the governing rules and procedures under the State's Workers' Compensation statute/laws.

"Statutory" benefits afforded to injured employees under the State's Workers' Compensation Statute/laws include payment of medical expenditures directly related to the treatment of the injury, loss wages, vocational rehabilitation, and permanent disability, if deemed by a medical physician.

*Deductible: None*

## ***Boiler, Machinery & Equipment Breakdown***

*Boiler, Machinery and Equipment breakdown coverage is underwritten by Travelers Property & Casualty Company of America, policy # **BME1-2P797000-TIL-24**.*

Properties with exposure to boilers or pressure vessels are covered through specific insurance coverage underwritten by Travelers Property & Casualty Company of America.

*Travelers Property & Casualty Company of America will perform periodic certified inspections required by law at no cost.*

*Should there be interest in having a "no cost" inspection perform please forward an email to Elizabeth Stahl at [estahl@umcnic.org](mailto:estahl@umcnic.org) advising of interest.*

*Deductible: \$2,500 per occurrence*

## ***Directors and Officers Liability & Employment Practices Liability***

*Directors and Officers coverage is underwritten by Atlantic Specialty Insurance Company, policy # **MML-33287-24**.*

Directors and Officers Insurance provide coverage to protect board members and trustees for alleged mismanagement of church resources in their volunteer position/role with the church.

***Deductible: \$2,500***

Employment Practices Liability provides coverage for claims involving wrongful termination, discrimination, and sexual harassment.

***Deductible: \$5,000***

## ***Student Accident Insurance***

***Student Accident coverage is underwritten by Mutual of Omaha, policy # [SR2014ILP099004](#).***

Student Accident Insurance provides coverage for claims arising from sponsored and supervised activities (e.g., youth day care, youth overnight camp, youth and adult fitness class, and adult basketball).

Eligible medical expenses payable under any other insurance policy or service contract will be used to satisfy or reduce the payable coverage under the policy. Exclusions under the policy apply.

Direct questions and claims to Elizabeth Stahl at 872-810-0874 or via email [estahl@umcnic.org](mailto:estahl@umcnic.org).

***Deductible: None***

## ***Foreign Trip Travel***

***Foreign Trip coverage is underwritten by Chubb Insurance, policy # PHFD42255051 006.***

Coverage for church sponsored foreign trips is available through the Conference office. The policy contains coverage for liability, automobile liability, property while travelling abroad, and accidental death & dismemberment.

Coverage is worldwide for trips outside the United States, its territories, and possessions.

***Coverage for trips to any country or jurisdiction, which is the subject of trade or economic sanctions imposed by the United States of America governing bodies, are excluded.***

Should foreign travel be planned please contact Elizabeth Stahl via email at [estahl@umcnic.org](mailto:estahl@umcnic.org) and provide the following:

- Church Name
- Contact Name
- Contact Phone Number
- Travel Date(s)
- Countries Visited
- Number of Travelers

Upon receipt of the above information communication will be sent via email to the church contact indicating trip planning, travel alerts, security measures, emergency assistance and available concierge services.

Full details on travel services are available at [www.Chubbtravelapp.com](http://www.Chubbtravelapp.com)

***Deductible: \$2,500***

## *Safe Sanctuaries Policies and Procedures*

Churches in the Northern Illinois Conference are expected to be “Safe Sanctuary” congregations.

“Safe Sanctuaries is an overt expression of making congregations safe places where children, youth, and elders may experience the abiding love of God and fellowship within the community of faith.”

- **Every congregation is expected to have a Safe Sanctuaries policy.**
- **Every congregation must train staff and volunteers who have a role in ministries with children, youth, and vulnerable adults.**

Our policies and programs are built on the guidance of the United Methodist Churches Discipleship Ministries. Training of volunteers can happen in several ways:

- Training may be performed in-person with a qualified trainer using the denominational Safe Sanctuaries curriculum and followed up with a background check process managed by the local church.
- Training events are scheduled from time to time throughout each year by the annual conference with the local church following up with background checks.
- Training may be performed through the on-line, recommended resource “**Safe Gatherings.**” Safe Gatherings is an online abuse prevention program that screens and educates staff and volunteers to help prevent abuse of children, youth, and vulnerable adults in group settings. This resource includes background check as part of the training.

Extensive guidance and resourcing for training and policies can be found on the NICUMC and the Disciples Ministries websites as follows:

NICUMC website: <https://www.umcnic.org/safesanctuaries>

Discipleship Ministries website: <https://www.umcdiscipleship.org/equipping-leaders/safe-sanctuaries>

Questions regarding Sanctuary policies and procedures may be directed to Fabiola Grandon-Mayer  
[fgrandon-mayer@umcnic.org](mailto:fgrandon-mayer@umcnic.org)



## ***Boy Scouts of America (BSA)***

### **Youth Protection Training (YPT)**

The General Commission on United Methodist Men (GCUMM) is responsible for Scouting Ministry in the United Methodist Church. The Northern Illinois Conference United Methodist Men appoint the Conference Scouting Coordinator.

Currently, that person is Jim Loeppert (email [scouting.nicum@gmail.com](mailto:scouting.nicum@gmail.com))

In line with the conference's training requirements for employees and church volunteers surrounding Safe Sanctuaries, Boy Scouts of America (BSA) requires Unit leaders, employees of the BSA, and volunteers to complete Youth Protection Training (YPT) every two (2) years.

Each NIC church having a Facilities Use Agreement, a Chartered Organization Agreement, or an Affiliation Agreement with a BSA Unit is required to collect the "first initial and last names" of their participants and adults over the age of 18 on a quarterly basis, and report these to Jim Loeppert.

### **General Liability Insurance**

BSA provides an insurance program that provides coverage for Adult Leaders, Scouts, and related organizations including Chartered Organizations, Affiliated Organizations, and organization with Facility Use Agreement for Units, primarily for General Liability.

This coverage is detailed in the "Guide to Safe Scouting" found at <https://www.scouting.org/health-and-safety/gss/gss10/>.

### **Property Insurance**

The Conference only maintains insurance coverage for "Property" (e.g., automobile, trailers, equipment, etc.) owned and titled in the name of the church and reported to the Conference's property insurance carrier as "contents" owned by the church. This coverage is for the physical trailer and contents owned by the church and property stored within the church and used by the scouting unit(s).

### **Auto Liability**

Should the trailer be involved in an auto accident, the conference's insurance does not provide auto liability coverage. The insurance carrier for the vehicle towing the trailer is responsible.

Timely reporting of any auto accident should be reported to BSA insurance carrier inclusive of the auto liability carrier for the owner/driver of the vehicle towing the trailer.

### **Questions**

Questions regarding BSA YPT should be directed to:

**Jim Loeppert, Conference Scouting Coordinator @ [scouting.nicum@gmail.com](mailto:scouting.nicum@gmail.com).**

Questions regarding BSA insurance policies should be directed to the Unit's Council Chief Executive.

## ***Insurance for Approved Ministries & Special Groups***

### ***Ministries Approved by Church***

Insurance coverage for ministries “approved” by the Church is provided in accordance with the terms and conditions of the applicable NICUMC insurance policy.

Should a claim arise please contact your church representative to report the loss to the respective insurance carrier listed herein.

### ***Volunteers In Mission***

The Northcentral Jurisdiction Volunteer in Mission program offers accident and medical insurance as follows:

***Domestic Teams*** ~ UVMIM-NCJ contracts with Mutual of Omaha for accident-only insurance

***International Teams*** ~ UVMIM – NCJ contracts with CMA Insurance Agency – Gainesville, GA offering Seven Corners Accidental and Medical Insurance Policy. Medical coverage options are available for \$10,000, \$25,000 & \$50,000.

Additional information is available at <https://umvimncj.org/forms/insurance/>

Alternatively, via contact with:

UMVIM-NCJ ~ Tammy Kuntz  
8800 Cleveland Ave. NW  
North Canton, OH 44720  
Email: [umvimncj.coor@gamial.com](mailto:umvimncj.coor@gamial.com)  
Phone: 614.325.8741

### ***“Not” Covered Under Master Insurance Program***

The following items/events are **NOT** covered under the Conference’s Master Insurance Program.

- Privately owned property of third parties
- Losses degenerative in nature (e.g., wear and tear, deterioration, loss due to termites, corrosion, mechanical and/or electrical breakdown, etc.)
- Property vacant more than sixty (60) days ~ limited coverage
- Wind driven rain where lack of maintenance contributed to the claim
- Unexplained loss of money, securities, or property
- War risk, nuclear damage, and terrorism
- Hospital or nursing home malpractice
- Underground pipes, flues, and drains
- Concrete, sidewalks, and foundations
- Flood (limited coverage)
- Mold
- **Sexual misconduct claims WILL NOT be honored for incidents involving employees & volunteers that have not successfully completed Safe Sanctuary training with background check as required by the Conference.**

### *Recap of Deductibles*

Line of Coverage	Deductible Per Occurrence
Property	\$2,500
General Liability	\$0
Automobile Physical Damage	\$1,000
Automobile Comprehensive	\$500
Windshield	\$0
Workers' Compensation	\$0
Boiler, Machinery & Equipment Breakdown	\$2,500
Directors & Officers/Employment Practices Liability	\$2,500 / \$5,000
Crime	\$2,500
Student Accident	\$0
Foreign Trip Travel	\$2,500

*Should the amount of a loss/claim be less than the applicable deductible, the Conference and/or the respective insurance carrier will not issue payment.*

*Refer to the following "NICUMC Highlights At-A- Glance" for a summary of the coverages, deductibles & policy limits.*



# 2025 NICUMC Highlights At-A-Glance

Coverages		Minimum Limits-Per Church
<b>PROPERTY</b>		
	<b>Deductible</b>	<b>NOTE: COMBINED LOSS SUBJECT TO ONE DEDUCTIBLE</b>
Building and Business Personal Property	\$2,500	Replacement Cost / Per Schedule on File + 25% margin clause
Building Glass / Stained Glass	\$2,500	Included in building limit.
Fine arts	\$2,500	\$100,000
Valuable Papers	\$2,500	\$ 250,000
Business Income / Extra Expense	\$2,500	\$ 100,000
Property in Transit	\$2,500	\$ 100,000
Electronic Data Processing Equipment	\$2,500	\$1,000,000
Accounts Receivable	\$2,500	\$ 250,000
Unreported Premises	\$2,500	\$ 250,000 per location / \$500,000 aggregate
Ordinance or Law	\$2,500	\$ 2,500,000
Debris Removal	\$2,500	\$ 250,000
Boiler & Machinery / Mechanical Breakdown	\$2,500	Included in Property Limit
Outdoor property	\$2,500	\$ 100,000, max of \$1,000 per tree
Earthquake	\$2,500	\$ 5,000,000 Conference Aggregate
Flood (No coverage for flood Zone V)	\$2,500	\$ 5,000,000 Conference Aggregate
Newly Acquired / Constructed Property	\$2,500	\$ 2,500,000 / 120 Days
<b>LIABILITY</b>		
	<b>Deductible</b>	
General Liability	Zero	\$ 1,000,000 Each Occurrence / \$ 3,000,000 Aggregate
Bodily Injury / Property Damage Liability	Zero	\$ 1,000,000 Each Occurrence
Personal / Advertising Injury	Zero	\$ 1,000,000 Each Occurrence
Medical Payments	Zero	\$ 15,000 Each Person
Fire Damage Legal Liability	Zero	\$ 300,000
Products / Completed Operations	Zero	\$ 1,000,000 Each Occurrence / \$ 3,000,000 Aggregate
Day Care Coverage	Zero	Included for Church-owned and operated daycare centers
Volunteers	Zero	Included as insureds / employees
Pastoral Professional	Zero	\$ 1,000,000 Each Occurrence / \$ 3,000,000 Aggregate
Directors & Officers Liability	\$2,500	\$ 1,000,000 Claims Made Basis, \$5,000,000 Conference Agg
Employment Related Practices Liability	\$5,000	\$ 1,000,000 Claims Made Basis, \$5,000,000 Conference Aggregate shared limit
Sexual or Physical Abuse or Molestation	Zero	\$ 1,000,000 Per Occurrence / \$2,000,000 Church Aggregate
Employee Benefits Liability	Zero	\$ 1,000,000 / \$3,000,000 Claims Made Basis 1/1/2010 retro
Cyber Security Liability	\$2,500	\$25,000 per church aggregate
<b>AUTO</b>		
	<b>Deductible</b>	
Church owned Vehicles (must report vehicles for coverage)	\$1,000 collision; \$500 comp	\$ 1,000,000 Combined Single Limit, including UM / UIM \$ 5,000 PIP or medical payment
Hired / Non-Owned Auto Liability	Zero	\$ 1,000,000
<b>CRIME</b>		
	<b>Deductible</b>	
Employee Dishonesty (Crime)	\$2,500	\$ 250,000
Forgery or Alteration	\$2,500	\$ 100,000
Computer Fraud	\$2,500	\$ 100,000
Money / Securities Inside / Outside	\$2,500	\$ 50,000 / \$50,000
<b>WORKERS COMPENSATION</b>		
	<b>Deductible</b>	
Part A: Statutory Benefits	Zero	per individual state mandate
Part B: Employers Liability	Zero	1,000,000 / 1,000,000 / 1,000,000 limits
<b>EXCESS LIABILITY</b>		
	<b>Deductible</b>	
Umbrella Liability: (Auto, General Liability, Pastoral, EBL, EL)	Zero	\$ 20,000,000 Conference Aggregate
Sexual Misconduct or Physical Abuse or Molestation	Zero	\$ 10,000,000 Conference Aggregate
Proprietary and confidential information not to be shared outside the Northern Illinois Conference		

## ***Hired Buses / Carnival Equipment / Special Events / Fund Raisers / Shared Space***

### ***Hired Buses / Carnival Equipment***

Any hired bus, carnival equipment, etc., must be properly insured by its owner with their own insurance, not the Conference, church, or entity.

*The owner of the equipment must present to the church a Certificate of Insurance, listing the "church, its Pastor, Board of Trustees and NICUMC as an "Additional Insured." The following serves as an example on the wording...*

***"First United Methodist Church, its Pastor, Board of Trustees and Northern Illinois Conference of The Northern Illinois Conference are additional insured under the policy."***

The amount insurance coverage provided by the owner "must" be at least \$1,000,000 combined single limit for General Liability & Property damage inclusive of statutory limits for Workers' Compensation.

### ***Special Events / Fund Raisers (Non-members)***

If church/entity's property (hall, auditorium, etc.) is "use for "shared space" by persons, groups, organizations, non-profits, etc. for "**non-conference sponsored**" gatherings and assembly the persons, group, entity is required to provide a Certificate of Insurance naming the church, its Pastor, Board of Trustees and NICUMC as an "Additional Insured."

*The following serves as an example on the wording:*

***"First United Methodist Church, its Pastor, Board of Trustees and Northern Illinois Conference of The Northern Illinois Conference are additional insured under the policy."***

The minimum insurance coverage required by the person/group/entity "must" be at least \$1,000,000, combined single limits for General Liability & Property inclusive of statutory limits for Workers' C Compensation.

*In the event the non-affiliated organization cannot provide proof of insurance to the church, please contact Elizabeth Stahl at the Conference office for assistance.*

### ***Shared Space Agreement***

There are instances when groups, organizations, lay instructors and others "use" the church's property (e.g., space/offices/hall/classrooms) for events, meetings, training, etc. In these instances, a Shared Space Agreement should be executed by the church with the group or individual.

As a practice, most churches have in place and utilize a written Share Space Agreement design to meet their operations.

In this regard, the following "Release and Waiver of Liability" language is recommended to be incorporated into the respective Shared Space Agreement used by the church.

*The following document should be placed onto Church letterhead.*

### ***Release and Waiver of Liability – Read Carefully Before Signing***

*The Church exists for the purpose of worship, education, and missions, and ministers to its members, constituents and the people of the community. We open our doors to church members, regular attendees, and the community by permitting them to use our church facilities.*

*Nominal fees charged for use of the church facilities and staff are meant to offset operating costs during your use of the building and grounds.*

*The **Insert Church Name** assumes no responsibility or liability for any loss, damage or injuries that occur while using the Church's facilities, equipment, or the Church's grounds. Any group or individual using Church property shall indemnify and hold harmless the **Insert Church Name** from any claim, suit, demand, or action arising out of said group or individual's use of the Church property or presence thereon.*

*Any group or individual using Church property assumes the risk of damage or injury thereof and hereby releases the **Insert Church Name**, its trustees, employees, and agents from all liability related to the use of the property.*

***Insert Name of Group/Person** is responsible for the conduct of, and will supervise its guest, members, or participants, including children, while they are in the building or on the grounds.*

*Smoking, alcohol, or drug use is prohibited on the property at all times.*

*The undersigned hereby expressly agrees that this release and waiver is intended to be as broad and inclusive as permitted by the laws of the State of Illinois and that if any portion hereof is held invalid, it is agreed that the balance shall, notwithstanding, continue in full legal force and effect.*

*I have read and accept **Insert Church Name's** Shared Space policies, and understand I am responsible for the agreed-upon fees and conditions as indicated herein.*

*Name of Group: \_\_\_\_\_*

*Authorized Signature: \_\_\_\_\_*

*Date: \_\_\_\_\_*

## *Claim Reporting Instructions*

## *Claim Reporting*

*All claims should be reported directly to the respective insurance company per the Claim Reporting Directory listed on the following page.*

*Claims are required to be reported within twenty-four (24) hours of notice.*

*In preparation of calling the claim into the respective insurance carrier, please assemble all available information related to the incident in advance.*

*Sample claims forms for reporting property, general liability, auto, and workers' compensation claims are available in the attachment entitled Claim Forms.*

Note the following "tips" when reporting a claim:

- ★ Report the claim immediately — do not delay. Should the claim entail severe injury and/or major property damage, please be sure to **PHONE** the insurance company directly. Do not email or fax claims of this nature.
- ★ Collect as much information as possible regarding the loss, such as date, time, policy numbers, reporting location, parties involved, accident description, type of injury and estimated damages.
- ★ Submit all police reports, estimates, photos, and any materials/receipts to the insurance company handling the claim.
- ★ **Do not speak with third parties about the claim.**
- ★ **Do not discuss "fault."**

## Claim Reporting Directory

January 1, 2025 – January 1, 2026

Line of Coverage	Carrier Contact Information	Policy Number
Property Insurance	Travelers Property & Casualty Company of America: 800.238.6225 Fax: 800.QUICK-FAX (800.784.5329)	KTK-CMB-0J08847-A-24
General Liability	Philadelphia Insurance Company Phone: 800.765.9749 Fax: 800.685.9238 Email: claimsreport@phly.com	PHPK2638687
Auto Liability & Auto Physical Damage	Philadelphia Insurance Company Phone: 800.765.9749 Fax: 800.685.9238 Email: claimsreport@phly.com Auto glass claims: 877. 443.9893	PHPK2638687
Workers' Compensation	Hartford Insurance Phone: 800.327.3636 Fax: 800.347.8197 Email: Lossconnect@thehartford.com	83WEBT9716
Boiler, Machinery & Equipment Breakdown	Travelers Property & Casualty Company of America: 800.238.6225 Fax: 800.QUICK-FAX (800.784.5329)	BME1-2P797000-TIL-24
Directors & Officers Employment Practices Liability	Atlantic Specialty Insurance Company Phone: 877.248.3455 Email: claims@onebeacon.com	MML-33291-24 (Affiliated) MML-33287-24 (Conference) MML-33301-24 (Temple)
Student Accident	Mutual of Omaha Phone: 800.524.2324	SR2014ILP099004
Foreign Trip Travel	ACE American Insurance Phone: 800. 433.0385 24 hrs.: 800.523.9254 ChubbClaimsFirstNotice@chubb.com	PHFD42255051 006

## Request for Certificate of Insurance

*The following information should be assembled and submitted via email to Elizabeth Stahl at [estahl@umcnic.org](mailto:estahl@umcnic.org):*

### *Offsite events*

Information required for issuance of a Certificate of Liability Insurance for offsite events (e.g., parades, festivals, picnics, meetings, banquets, sport venues, etc.):

- Church name
- Church address
- Event name
- Event date(s)
- Event time(s)
- Venue name
- Venue address
- Name of additional insured

*\*The Certificate of Liability Insurance will extend "Additional Insured" coverage solely to General Liability.*

### *Leased Equipment*

Information required for issuance of a Certificate of Liability Insurance for leased equipment (e.g., copiers, postage machine, rental equipment, etc.):

- Church name
- Church address
- Leasing company name
- Leasing company address
- Contract or account number
- Equipment name
- Equipment model number
- Equipment value

*\*The Certificate of Liability will list leasing company as the "Loss Payee."*

### *Mortgages*

Information required for issuance of a Certificate of Property Insurance requested by a bank (e.g., mortgage, loan, etc.):

- Church name
- Church address
- Address of mortgage property
- Bank name
- Bank address
- Account number
- Loan amount

## *Add/Delete Building*

### *Property Purchased/Acquired/Donated ~ Add Coverage*

The following information is immediately required to be sent via email to Elizabeth Stahl at [estahl@umcnic.org](mailto:estahl@umcnic.org) for property purchased/acquired / donated:

The following information is required:

- Church Name
- Church Address (street, city, state& zip code)
- New Property Address (street, city, state & zip code)
- Property Use (i.e., church/parsonage/annex/storage/office, etc.)
- Effective Date of Coverage
- Purchase Price
- Building Insured Value
- Contents Insured Value
- Square Footage
- Construction Type (i.e., frame/joisted masonry/masonry non-combustible)
- Number of Floors Above Ground
- Year Built
- Lightning Rod (Yes / No)
- Burglar Alarm (Yes / No)
- Heat / Security Alarm (Yes/ No)
- Sprinkler System (Yes / No)
- Boiler (Yes / No)
- Age of Roof
- Mortgage Holder Name
- Mortgage Holder Address
- Mortgage Account Number

*Upon placement of coverage, Certificates of Insurance (property & liability) will be emailed to the church.*

### *Property Sold/Demolish ~ Delete Coverage*

To delete coverage for a property sold/demolish please submit the following information via email to Elizabeth Stahl at [estahl@umcnic.org](mailto:estahl@umcnic.org):

- Church Name
- Property Address
- Property Use (i.e., church/parsonage/storage/office, etc.)
- Year Built
- Date Termination of Coverage

*Any premium adjustment will be invoiced and mailed to the church during the following quarter billing cycle.*



## *Add / Delete Vehicle*

### *Add Coverage ~ New & Donated Vehicles*

To add or delete automobile coverage please submit the following information via email to Elizabeth Stahl at [estahl@umcnic.org](mailto:estahl@umcnic.org):

- Church name
- Church address
- Address where vehicle garaged, including zip code
- Effective date of coverage
- Year, Make & Model
- Van ~ number of seats (*if applicable*)
- VIN #
- Purchase price
- Name of lien holder (*if applicable*)
- Physical damage coverage (Yes / No)

*\*Liability Coverage is placed on all vehicles*

An Auto ID Card will be emailed to the church upon receipt of the above-listed information.

### *Delete Coverage ~ Sold / Inoperable Vehicles*

To delete automobile coverage please submit the following information via email to Elizabeth Stahl at [estahl@umcnic.org](mailto:estahl@umcnic.org):

- Church Name
- Church Address
- Date Termination of Coverage
- Year, Make & Model
- VIN #

### *Premium Adjustment*

*An adjusted invoice for any premium credit will be emailed to the church during the following quarter billing cycle.*

## *Quick Links*

*The following information is available by accessing the NICUMC website at:*  
<https://www.umnec.org/riskmanagement>

- 2025 Insurance Summary & Claim Reporting Instructions
- 2025 Workers' Compensation Poster
- 2025 Claim Reporting Contacts Poster
- Church Self-Inspection Checklist
- Emergency Procedural Manual
- Emergency Safety Procedures for Houses of Worship
- Slip, Trip & Fall Guidebook
- Protecting The Cookie Jar

## *Training/ Safety Procedures & Publications/ Manuals*

The Conference maintains training material (e.g., web-based training, safety procedures, publications & manuals) on a wide array of safety related topics that include the following:

- **Sexual Misconduct Awareness/ Safe Sanctuary Training**

- Active Shooter
- Slips, Trips, and Falls – Causes & Solutions
- Emergency Safety Procedures for Houses of Worship
- Emergency Procedural Manual
- Disaster Preparation, Response and Evacuation
- Safe Driving
- Ministry Protection Memos (MPM) on subjects that include, but not limited to:
  - Church Facility Self-Inspection
  - Winterizing Your Church
  - Halloween Safety
  - Money Handling
  - Financial Safeguards
  - Preventing Slips, Trips and Falls
  - Renter's Insurance for Pastors
  - Emergency Plan for the Disabled
  - Church Emergency Plan
  - Managing Risk in Daycare Centers
  - Maintaining Nursery Care Safety
  - Church Vehicle Management
  - A Safe Church Bus and Van Ministry
  - Responsible Handling of Pastor's Discretionary Fund
  - Screening Those in Charge of Youth
  - Extreme Activities
  - Homeless Shelter

Contact Elizabeth Stahl at [estahl@umcnic.org](mailto:estahl@umcnic.org) with your request.



**Information contained herein prepared in partnership with:**

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