



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

*Property & Casualty Insurance Summary  
and  
Claim Reporting Instructions*

*January 01, 2026 – January 01, 2027*

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

*Please direct all questions to:*

**Elizabeth Stahl  
Risk Management & Ministry  
Protection**

**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, 2026 - January 1, 2027.*

Line of Coverage	Insurance Carrier	Policy #
Property Insurance	Travelers Property & Casualty Company of America	KTK-CMB-0J08847-A-26
General Liability	Philadelphia Insurance	PHUB894700-016
Auto Liability & Auto Physical Damage	Philadelphia Insurance	PHPK2638687-16
Workers' Compensation	Hartford Insurance	83WEBT9716
Boiler, Machinery & Equipment Breakdown	Travelers Property & Casualty Company of America	BME1-2P797000-TIL-26
Directors & Officers / Employment Practices Liability	Atlantic Specialty Insurance	MML-0091170126
Student Accident	Philadelphia Insurance	PHPA167391-000
Foreign Trip Travel	ACE American Insurance	PHFD42255051008

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

### Questions:

*Contact Elizabeth Stahl, 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-26.*

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 reappropriated 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 The Northern Illinois Conference of The United Methodist Church, and their respective Bishop, trustees, employees, agents, and volunteers." as "Additional Insureds." The following serves as an example on the wording:*

*"First United Methodist Church, its Pastor, Board of Trustees and the Northern Illinois Conference of The United Methodist Church, and their respective Bishop, trustees, employees, agents, and volunteers 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 # PHPK2638687-16.*

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.

Should you elect to apply for Cyber coverage, please complete the Ransomware Application and return it to Elizabeth Stahl at [estahl@umcnic.org](mailto:estahl@umcnic.org).

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

*Automobile Liability and Auto Physical Damage is underwritten by Philadelphia Insurance Company, policy # PHPK2638687-16.*

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-26.***

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-0091170126.***

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 Philadelphia Insurance Company, policy #PHPA167391-000.*

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 008.*

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 Safe Sanctuary policies and procedures may be directed to Rev. Fabiola Grandon-Mayer Director of Connectional Ministries, via email at [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.nicumc@gmail.com](mailto:scouting.nicumc@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.nicumc@gmail.com](mailto:scouting.nicumc@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* ~ UMVIM-NCJ contracts with Mutual of Omaha for accident-only insurance

*International Teams* ~ UMVIM - 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>

Alternatively, via contact with:

UMVIM-NCJ ~ Tammy Kuntz  
8800 Cleveland Ave. NW  
North Canton, OH 44720  
Email: [umvimncj.coor@gmail.com](mailto:umvimncj.coor@gmail.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
- Loses 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*

<b>Line of Coverage</b>	<b>Deductible Per Occurrence</b>
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 "NICUMCIA Highlights At-A- Glance" for a summary of the coverages, deductibles & policy limits.*

## 2026 NICUMC Highlights At-A-Glance

Coverages		Minimum Limits-Per Church
<b>PROPERTY</b>		
<b>Deductible</b>		NOTE: COMBINED LOSS SUBJECT TO ONE DEDUCTIBLE
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, the Northern Illinois Conference of The United Methodist Church, including their respective Bishop, superintendents, officers, directors/trustees, employees, agents, clergy, volunteers, and representatives, are included as Additional Insureds with respect to liability arising out of the Named Insured's operations and/or use of the premises." The following serves as an example on the wording:*

***"First United Methodist Church of [City], Illinois and The Northern Illinois Conference of The United Methodist Church, including their respective Bishop, superintendents, officers, directors/trustees, employees, agents, clergy, volunteers, and representatives, are included as Additional Insureds with respect to liability arising out of the Named Insured's operations and/or use of the premises."***

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, the Northern Illinois Conference of The United Methodist Church, including their respective officers, directors/trustees, employees, agents, clergy, volunteers, and representatives, are included as Additional Insureds with respect to liability arising out of the Named Insured's operations and/or use of the premises." The following serves as an example on the wording:

***"First United Methodist Church of [City], Illinois and The Northern Illinois Conference of The United Methodist Church, including their respective Bishop, superintendents, officers, directors/trustees, employees, agents, clergy, volunteers, and representatives, are included as Additional Insureds with respect to liability arising out of the Named Insured's operations and/or use of the premises."***

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' 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.

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



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## **SHARED SPACE USE AGREEMENT**

### **RELEASE, WAIVER, INDEMNIFICATION & INSURANCE REQUIREMENTS**

#### **READ CAREFULLY BEFORE SIGNING — THIS IS A LEGAL DOCUMENT**

This Shared Space Use Agreement (“Agreement”) is entered into as of \_\_\_\_\_ (“Effective Date”) by and between:

**[INSERT CHURCH NAME]**, an Illinois not-for-profit religious corporation, located at \_\_\_\_\_ (the “Church”), and

**[INSERT GROUP / INDIVIDUAL NAME]**, located at \_\_\_\_\_ (the “User”).

This Agreement applies to the use of the Church’s facilities, equipment, and grounds located at \_\_\_\_\_ (the “Premises”) on the following dates/times: \_\_\_\_\_, and for the following purpose:

#### **1. PURPOSE AND PERMISSION TO USE**

The Church exists for the purpose of worship, education, and missions, and ministers to its members, constituents, and community. The Church may permit members, regular attendees, and community groups to use the Premises subject to the terms and conditions of this Agreement.

Nominal fees charged for use of facilities and staff are intended solely to offset operating costs incurred during use.

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#### **2. NO RESPONSIBILITY FOR USER PROPERTY / ACTIVITIES**

The Church assumes no responsibility for User’s property or any personal property brought onto the Premises by User or User’s participants, guests, invitees, members, employees, contractors, or volunteers. The Church is not responsible for any loss, theft, or damage to such property.

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#### **3. ASSUMPTION OF RISK**

User understands and agrees that use of the Premises involves known and unknown risks, including but not limited to: slips, trips, falls, injuries, property damage, and other hazards associated with buildings and grounds.

**User knowingly and voluntarily assumes all risks** arising from or related to User’s use of the Premises, including risks arising from the condition of the Premises, equipment use, or the acts/omissions of other participants.

#### **4. RELEASE AND WAIVER OF LIABILITY (INCLUDING NEGLIGENCE TO THE EXTENT ALLOWED)**

To the fullest extent permitted by Illinois law, User, on behalf of itself and its officers, directors, trustees, employees, agents, members, participants, invitees, and guests (“User Parties”), hereby **releases, waives, and discharges** the Church and the following related protected parties (collectively, the “Released Parties”) from any and all claims, demands, causes of action, suits, damages, losses, judgments, liabilities, costs, and expenses (including attorneys’ fees), of any kind, whether known or unknown, arising out of or related to the use of the Premises:

##### **Released Parties Include:**

- [INSERT CHURCH NAME]
- The Northern Illinois Conference of The United Methodist Church (“NIC”)
- All of the above parties’ Bishop, superintendents, trustees, officers, directors, clergy, employees, agents, volunteers, representatives, and affiliates.

This release includes claims arising from **ordinary negligence** of any Released Party, but does not apply to claims arising from **gross negligence or willful and wanton misconduct** to the extent such release is prohibited by Illinois law.

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#### **5. INDEMNIFICATION AND HOLD HARMLESS (INCLUDING DUTY TO DEFEND)**

User agrees to **indemnify, defend, and hold harmless** the Released Parties from and against any and all claims, liabilities, suits, damages, losses, judgments, fines, penalties, costs, and expenses (including attorneys’ fees and court costs) arising out of or related to:

1. User’s use of the Premises;
2. The acts or omissions of the User or User Parties;
3. Any injury, death, or property damage caused by User or User Parties;
4. Any alleged violation of laws, ordinances, or regulations by User or User Parties;
5. Any use of equipment, fixtures, furniture, or grounds by User or User Parties.

**This duty includes the duty to defend** the Released Parties immediately upon written notice of any claim or threat of claim, using counsel acceptable to the Church.

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#### **6. USER RESPONSIBILITY FOR SUPERVISION AND CONDUCT**

User is solely responsible for the conduct and supervision of its participants, guests, members, contractors, volunteers, and invitees, including children. User must provide adequate adult supervision at all times. The Church does not provide supervision and is not responsible for child safety or group conduct.

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## 7. PROHIBITED ACTIVITIES

Unless the Church gives advance written approval, the following are prohibited at all times:

- Smoking or vaping anywhere on Church property
- Alcohol, cannabis, illegal drugs, or controlled substances
- Weapons (except as allowed by law and approved in writing)
- Fireworks, open flame, candles
- Illegal activity of any kind
- Any activity that could be construed as discriminatory, harassing, or unsafe

Violation is grounds for immediate termination of use without refund.

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## 8. CARE OF FACILITY / DAMAGE TO PROPERTY

User will leave the Premises in the same condition as received. User is responsible for **all damage**, excessive cleaning, repairs, or replacement costs caused by User Parties, including damage to furniture, fixtures, equipment, bathrooms, and grounds. Charges may be deducted from any deposit and billed to User if costs exceed the deposit.

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## 9. INSURANCE REQUIREMENTS (REQUIRED FOR ALL NON-CHURCH GROUPS)

User must maintain, at its own expense, provide insurance with reputable carriers licensed in Illinois:

1. **Insurance.** The Space Sharing Organization shall obtain and provide proof of insurance coverage to the Church. Coverage shall include:
  - a. a minimum of \$1 million in liability coverage (per occurrence);
  - b. insurance adequate to cover all equipment, furniture, inventory, and all other items belonging to space sharing organization and placed / stored within the shared space in question.
  - c. Workmen's Comp coverage and Sexual/child Misconduct and Abuse coverage
  - d. the listing of the following entities as "Additional Insured" on the insurance certificate:
    - i. [Insert Church Name] the church, its Pastor, Board of Trustees and
    - ii. The Northern Illinois Conference of the United Methodist Church and their respective Bishop, superintendents, officers, directors/trustees, employees, agents, and volunteers.

### Proof of Insurance

User must provide **(i) a Certificate of Insurance** at least **10 business days** prior to the event/use. Failure to provide acceptable insurance is grounds to deny access.

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## **10. NO AGENCY / INDEPENDENT USER**

User is not an agent, servant, employee, volunteer, of the Church or NIC. User is solely responsible for its operations, activities, and supervision.

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## **11. COMPLIANCE WITH LAW**

User agrees to comply with all federal, state, and local laws, ordinances, and regulations, including occupancy limits, fire codes, and nondiscrimination laws.

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## **12. TERMINATION / REMOVAL FOR SAFETY**

The Church may terminate use immediately if it determines the activity is unsafe, violates Church policies, violates this Agreement, or threatens the Church's mission, property, or reputation. User agrees to immediately vacate upon request.

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## **13. SEVERABILITY**

If any provision is held invalid or unenforceable, the remainder of the Agreement shall continue in full force and effect.

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## **SIGNATURES**

### **USER / GROUP**

Name: \_\_\_\_\_  
Title (if applicable): \_\_\_\_\_  
Signature: \_\_\_\_\_  
Date: \_\_\_\_\_  
Phone / Email: \_\_\_\_\_

### **CHURCH AUTHORIZED REPRESENTATIVE**

Name: \_\_\_\_\_  
Title: \_\_\_\_\_  
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, 2026 – January 1, 2027

Line of Coverage	Carrier Contact Information	Policy Number
Property Insurance	Travelers Property & Casualty Company of America: 800.238.6225 Fax: 800.QUIK-FAX (800.784.5329)	KTK-CMB-0J08847-A-26
General Liability	Philadelphia Insurance Company Phone: 800.765.9749 Fax: 800.685.9238 Email: claimsreport@phly.com	PHUB894700016
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	PHPK263867016
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.QUIK-FAX (800.784.5329)	BME1-2P797000-TIL-26
Directors & Officers Employment Practices Liability	Atlantic Specialty Insurance Company Phone: 877.248.3455 Email: claims@onebeacon.com	MML0091170126 (Affiliated) MML-0091160126 (Conference)
Student Accident	Philadelphia Insurance Company Phone: 800.952.4320	PHPA167391-000
Foreign Trip Travel	ACE American Insurance Phone: 800. 433.0385 24 hrs.: 800.523.9254 ChubbClaimsFirstNotice@chubb.com	PHFD42255051 008

## 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.umcnic.org/riskmanagement>

- 2026 Insurance Summary & Claim Reporting Instructions
- 2026 Workers' Compensation Poster
- 2026 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 via email at [estahl@umcnic.org](mailto:estahl@umcnic.org) with your request.



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

Arthur J. Gallagher Risk Management, Inc.  
The Gallagher Centre  
2850 W Golf Road  
Rolling Meadows IL 60008  
[www.ajg.com](http://www.ajg.com)

Client Name

Client Address

Your Business Description

Gross Revenue for last completed financial year

## EMAIL SECURITY

- 1a:** Do you filter / scan incoming e-mails for malicious attachments and/or links? Yes  No
- 1b:** If 1a is "Yes" – do you have the capability to automatically detonate and evaluate attachments in a sandbox to determine if malicious prior to delivery to the end user? Yes  No
- 2:** Do you strictly enforce SPF on incoming e-mails? Yes  No
- 3:** Are external emails tagged to alert your organisation's employees that the email originated from outside the organisation? Yes  No
- 4:** Does the applicant conduct mandatory information security and privacy training of employees and contractors at least annually? Yes  No
- 5a:** Do you use Office 365 (O365) in your organisation? Yes  No
- 5b:** If 5a is Yes, do you use the O365 Advanced Threat Protection add-on? Yes  No  N/A

## INTERNAL SECURITY

- 1a:** Do you use endpoint detection and response (EDR) tools for malware protection? Yes  No
- 1b:** If 1a is "Yes" – Do you use an external service provider to monitor EDR tools? Yes  No
- 2a:** Do you have Remote Desktop Protocol (RDP) or any other type of remote access enabled? Yes  No   
 If yes, are the following implemented?
- VPN access only

Multi Factor Authentication for access

Network level authentication for access

RDP honeypot(s)

N/A
- 2b:** Is Multi Factor Authentication (MFA) required for the following access? Personal devices   
Administration and privilege   
N/A

- 
- 3: Do you have established processes for rapidly applying critical security patches across servers, laptops, desktops and managed mobile devices? Yes  No
- 4: In what time frame do you install critical and high severity patches across your organisation?
- 5: If you have any end of life or end of support software, is it segregated from the rest of the network (for example VLANs)? Yes  No  N/A
- 6: Do your users have local admin rights on their laptop / desktop? Yes  No
- 7: Can users run MS Office Macro enabled documents on their system by default? Yes  No
- 8: Do you perform vulnerability scans? If so are they carried out on: Public Facing IP addresses   
Internal IP addresses   
Both   
No
- 

## BACKUP AND RECOVERY PROCESS

- 1: How do you secure your backups? MFA   
Encryption   
Segmentation   
Virus / Malware Scanning
- 2: Do you have cold storage or air-gapped backups that:
- a) Are completely isolated from the network? Yes  No
- b) Offer you a specific point in time to restore from? Yes  No
- 3: Do you test the successful restoration and recovery of key server configurations and data from backups? Yes  No
- 4: How soon can you recover all of your business critical data and systems? 8 - 12 hours   
24 - 48 hours   
48 hours - 5 days   
5 - 10 days   
10 days plus
- 

Signature:

Name:

Date:

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## GLOSSARY

<b>Advanced Threat Protection</b>	A cloud-based email filtering service that can help protect your organization from unknown malware and viruses.
<b>Cold Storage Backup</b>	Refers to the storage of inactive data that is rarely used or accessed and not easily accessed to restore data from.
<b>DNS Server</b>	Translate domain names into IP addresses
<b>Endpoint Detection &amp; Response (EDR)</b>	Also known as Endpoint Threat Detection & Response (ETDR). It is an integrated endpoint security solution that combines real-time continuous monitoring and collection of endpoint data with rules-based automated response and analysis capabilities.
<b>End of Life</b>	Refers to the point in time when developers cease to create updates and patches for a particular piece of software
<b>Hardened Baseline Configuration</b>	A configuration used to set a baseline of requirements for each system. As each new system is introduced to the environment, it must abide by the hardening standard.
<b>Multi-factor Authentication (MFA)</b>	An authentication method that requires the user to provide two or more verification factors to gain access to a resource such as an application, online account, or a VPN.
<b>Network Level Authentication (NLA)</b>	A feature of Remote Desktop Services of Remote Desktop Connection that requires the connecting user to authenticate themselves before a session is established with the server.
<b>Patch</b>	A patch is a set of changes to a computer program or its supporting data designed to update, fix, or improve it. This includes fixing security vulnerabilities.
<b>Payment Card Industry Data Security Standards (PCI DSS)</b>	A set of requirements intended to ensure that all companies that process, store, or transmit credit card information maintain a secure environment.
<b>Penetration Test</b>	Also known as a Pen test - a simulated cyberattack against your computer system to check for exploitable vulnerabilities.
<b>Proxy Server</b>	A server that works as an intermediate connection point between you and the web page you visit.
<b>RDP Honeypot</b>	Designed to replicate real systems and lure attackers to access them and log in - once this activity is detected, it can send an alert to an IT or security team. This provides visibility into malicious activity.
<b>Sandbox</b>	Security mechanism for separating running programs, usually in an effort to mitigate system failures and/or software vulnerabilities from spreading.
<b>Sender Policy Framework (SPF)</b>	an email authentication method designed to detect forged sender addresses during the delivery of the email.
<b>Virtual private network (VPN)</b>	Creates a private network from a public internet connection - providing online privacy and anonymity VPNs mask your internet protocol (IP) address so your online actions are virtually untraceable. Most important, VPN services establish secure and encrypted connections to provide greater privacy than even a secured Wi-Fi hotspot.
<b>Vulnerability Scan</b>	A scan which is designed to assess computers, networks or applications for known weaknesses.