MinistryFirst Coverage Highlights

General Liability Coverage (GL-100)
Coverage for your organization, leaders, employees, appointed representatives, and volunteers to respond to claims of bodily injury or property damage caused by negligent acts, errors, or omissions of your ministry or its representatives. Brotherhood Mutual automatically enhances basic liability coverage with additional bodily injury, property damage, and emotional injury coverages that are designed to meet the specific needs of your ministry operation.

- Limit per occurrence: optional up to $1 million
- Aggregate limit: varies up to $10 million

Medical Payments Coverage (Principal Coverage M)
Coverage applies to individuals other than employees who sustain bodily injury on property you own or rent, or bodily injury resulting from your operations or activities. The medical payments benefits are structured so that the first $500 of the limit is primary coverage that pays regardless of other coverage. The remainder is excess coverage. If the injured person has no other insurance, we pay the remainder of the excess medical limit as if it were primary coverage. Medical coverage for students, day care participants, or those in your athletic activities is not an included coverage, but can be purchased as an option.

Occurrence-Based Coverage—Brodest Available
Brotherhood Mutual liability policies are written exclusively on an occurrence basis. As long as the coverage was in effect at the time a claim-producing event took place, coverage applies for the ministry’s benefit, regardless of when the claim or lawsuit is brought, even after the policy has expired.

OPTIONAL COVERAGES

Director & Officers Liability (BGL-81)
Coverage for financial damage resulting from wrongful leadership acts by the ministry and its leaders. Includes “outside the limits” defense coverage up to a specified amount.

- Limit per occurrence: optional up to $1 million
- Aggregate limit follows the policy maximum
- Includes $250,000 “outside the limit” defense coverage in the standard form and $500,000 “outside the limit” of defense coverage in the optional broad form

Employment Practices Liability (BGL-85)
Coverage for employee or job applicant claims against your ministry related to your hiring process or the individual’s employment relationship with your ministry.

- Limit per occurrence: optional up to $1 million
- Aggregate limit follows the policy maximum
- $250,000 “outside the limit” defense coverage

Liability Defense Reimbursement (BGL-89)
Coverage reimburses legal defense costs related to specified civil lawsuits filed against those who your policy covers, including costs associated with police investigations and criminal prosecutions (law enforcement inquiries).

- Civil liability limit per occurrence: $50,000 for specified lawsuits not otherwise covered under the policy
- Law enforcement inquiry limit per occurrence: $10,000
- Each coverage aggregate limit is double the occurrence limit

Sexual Acts Liability (BGL-61)
Coverage for claims of bodily injury, personal injury, or emotional injury caused by the sexual misconduct of a ministry leader or worker against children or adults participating in your ministry activities. Includes defense coverage for false accusations.

- Limit per occurrence: optional up to $1 million
- Aggregate limit: varies up to three times the occurrence limit

Broad Form Ministry Counseling Liability (BGL-63)
Coverage for claims of bodily injury, personal injury, or emotional injury resulting from counseling provided by a pastor trained lay counselor, employee, or volunteer.

- Provides coverage for claims stemming from counseling undertaken as a normal part of your ministry
- Limit per occurrence: optional up to $1 million
- Aggregate limit follows the policy maximum

Religious Freedom Protection (BGL-66)
Coverage responds to allegations of emotional injury resulting from religious communication, religious activity, or alleged discrimination. Reimburses expenses incurred in defending the ministry’s tax exempt status and belief-based decisions. Limits apply in the following manner:

- Claims of emotional injury: up to the full occurrence limit
- Defense reimbursement: $175/hour, $100,000/targeted action, $300,000 aggregate
- Declaratory action reimbursement: $175/hour, $50,000/targeted action, $100,000 aggregate
- Tax exempt challenges reimbursement: $25,000/challenge, $25,000 aggregate

Excess (Umbrella) Coverage (BGL-939)
Optional excess liability coverage extends most general liability coverage limits and vehicle liability coverage limits.

- Limits typically vary from $1 million to $5 million
- Limits above $5 million are available by special application

Non-Owned Vehicle Liability (BGL-71)
Coverage for claims of bodily injury and property damage resulting from the use of a non-owned or rental vehicle.

- Limit per occurrence: optional up to $1 million
- Aggregate limit follows the policy maximum
- Various limits apply for other non-owned vehicle liability coverages, including rental vehicle physical damage, loss of use, trip occupant, damage to property of others, deductible reimbursement, and, on an optional basis, medical payments
Broad Scope Cyber Liability (BGL-87)
Coverage responds to allegations of damage, injury, or loss to others resulting from the use of the ministry organization’s computers from e-commerce errors, data breach errors, or errors committed by outsourced technology contractors. Limits apply in the following ways:
- Claims of property damage, financial damage, or emotional injury: the full liability occurrence limit applies
- Data breach rectification costs: $250,000/data breach
- Electronic discovery costs: $100,000/investigation
- Subpoena, regulatory action, and injunctive relief suit costs: $100,000/action

Broad Scope Media Liability (BGL-41)
Covers personal injury allegations resulting from the insured’s media activities. Coverage applies to various personal injury claims, including:
- Claims associated with development, use, and maintenance of your ministry’s brand, websites, and social media platforms; as well as advertising and promotional activities
- Defamation claims resulting from your ministry’s religious or non-for-profit operations
- Claims of copyright infringement, plagiarism, and other forms of intellectual property infringement

Religious Operations Athletic Medical Coverage (BGL-91)
Provides a specified amount of coverage for medical expenses that participants incur in athletic activities your ministry sponsors. We pay such expenses regardless of fault. Ministry-sponsored activities include:
- Incidental athletic activities associated with any of your ministry’s social events or meetings.
- Fitness and league or non-league sports practices or events.
- Activities at roller rinks, skating rinks, or snow slopes.

Worldwide Liability and Medical Extension (BGL-111T)
Coverage extends virtually all of the liability and medical coverage of your ministry’s foundational MinistryFirst policy to injuries sustained, claims brought, or lawsuits filed anywhere in the world against your ministry, its covered representatives, and short-term mission travelers in the following ways:
- Applies medical coverage (including Principal Coverage M) on a worldwide basis while the covered person is engaged in your ministry’s short-term foreign trip.
- Extends coverage to any ongoing Web-based media, communication, electronic commerce, and/or product distribution activities and related interactions that your ministry undertakes.
- Reimburses up to $25,000 for costs that your ministry incurs as a direct result of a kidnap/extortion incident.
- Expands coverage for foreign trip participants to cover bodily injury resulting from endemic disease, environmental medical conditions, or foreign terrorism.

Relief Activity Additional Coverages (BGL-994)
Provides coverage related to the disaster response activity and/or the shelter/coordination activity of ministry organizations. Coverage applies to allegations of emotional injury or financial damage associated with relief/shelter work that the organization undertakes in response to a catastrophic event that results in injury, death, or displacement of 25 or more people. This optional endorsement offers:
- Additional medical expense coverage, up to $50,000/person, including funeral or burial costs
- Broadened wage loss reimbursement, up to $10,000/person for a covered injury
- Coverage for damage to or loss of a relief worker’s tools and equipment, up to $2,500/relief worker
- Disaster response emotional injury and financial damage liability coverage

Security Operations Liability Coverage (BGL-993)
Extends coverage to security incidents at your church or ministry location. Combines with the principle coverages provided in your MinistryFirst policy to cover your volunteer emergency response personnel and volunteer security team members on a primary basis.
Covers church or ministry leaders, employees, and emergency response personnel while they are acting on your behalf within the scope of their delegated authority:
- Adds up to $50,000/person in medical payments coverage
- Adds up to $10,500/person in additional wage loss reimbursement coverage if wage loss reimbursement coverage is part of the policy.
- Adds up to $10,000/person for individual and family counseling
- Adds up to $2,500/person for damage to or loss of security-related equipment

Traumatic Incident Response Coverage (BGL-991A, BGL-991B, BGL-991C, BGL-991D)
Coverage pays a limited amount for expenses that you incur as a result of a traumatic incident that happens on your property or during a scheduled activity. Depending on the form number, limits vary: $150,000, $300,000, $500,000, $1,000,000, respectively.
- Provides financial resources to pay for necessary additional costs associated with responding to a traumatic incident
- Increases coverage limits to assist traumatic incident victims
- Broads or adds financial protection to pay for preapproved counseling, legal, public relations, security, employment, and other expenses that you incur as a result of a traumatic incident