

Province I Insurance Program Coverage Summary

Effective 12/31/07 - 12/31/08

Willis of Massachusetts	
Property Coverage	Lexington Insurance/Westchester Fire/Liberty Mutual/CNA
	Best's Financial Rating: A+ XV / A+ XV/A XV/A XV
Coverage	Limits of Liability
Real & Personal Property	\$100,000,000 Per Occurrence, Policy Limit
Building Coverage	Includes Stained Glass Windows and Organs
Fine Arts	Part of \$100,000,000 Policy Limit, except precious stones & metals limited to \$500,000 per Occurrence.
Deductible	\$1,000 Per Occurrence
"All Risk"	Comprehensive Manuscript
Replacement Cost	Included
Agreed Value Endorsement	Included
Equipment Breakdown (Boiler & Machinery)	Part of \$100,000,000 Per Occurrence, Policy Limit
Windstorm and Hail (including Hurricane)	Part of \$100,000,000 Per Occurrence, Policy Limit
Loss of Earnings including Extra Expense	\$2,000,000
Ordinance or Law, including Demolition & Increased Cost of Construction	\$10,000,000
Off Premises Power/Service Interruption subject to the line causing the power interruption has to be within 1000 feet of the premises that has the loss	\$5,000,000 Property Damage/Time Element subject to a Twenty Four Hour Waiting Period
Property In Transit	\$500,000
Valuable Papers & Records	Part of \$100,000,000 Per Occurrence, Policy Limit
Errors & Omissions	\$2,500,000
Debris Removal	Part of \$100,000,000 Per Occurrence, Policy Limit
Trees, Plants, Shrubs	\$2,500 per tree, \$100,000 Per Occurrence.
Builders Risk/Property under construction, structural renovation, repair or installation	\$5,000,000 - "All Risk" Perils including renovation - higher limits available upon request.
Clergy Personal Effects	\$25,000
Personal Effects Non-Clergy	\$25,000
Earth Movement	\$25,000,000 Annual Aggregate - \$25,000 Deductible
Flood	\$25,000,000 Annual Aggregate - \$25,000 Deductible
100 Year Flood Zone Locations Only	Deductible is equal to the National Flood Insurance Program Limit Available
Accounts Receivable	\$5,000,000
Collapse	Part of \$100,000,000, Policy Limit - " All Risk" Perils
Property Temporarily Off Premises	\$5,000,000
Newly Acquired Locations	\$5,000,000 including Flood & Earthquake - Reporting Period of 90 days.
Property in the Open - Signs,statuary	Part of \$100,000,000 Per Occurrence, Policy Limit

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Liability Coverage	Philadelphia Insurance Co.
	Best's Financial Rating: A+ XII
Coverage	Limits of Liability
General Aggregate	\$2,000,000 per location
Each Occurrence	\$1,000,000 per location
Products/Completed Operations	\$2,000,000 Aggregate
Personal & Advertising Injury	\$1,000,000
Fire Damage	\$1,000,000 any one fire
Medical Expense	Included
Pastoral Counseling & Cemetary Liability	\$1,000,000 each occurrence/\$2,000,000 policy aggregate - Claims Made Coverage One Limit for both coverages.
Sexual Misconduct	\$1,000,000 each occurrence /1,000,000 policy aggregate - automatically included - Claims Made Coverage
Sexual Misconduct - Entity Coverage	Included
Employee Benefits Liability	\$1,000,000 each occurrence/ \$2,000,000 aggregate
Church Operated Daycare Centers, Nursery Schools, Camps, Conference Centers	Included
Host Liquor Liability	\$1,000,000
Incidental Medical Malpractice	\$1,000,000
Volunteers are Insureds	Included
Punitive Damages Exclusion	Policy is Silent - No Exclusion
Blanket Additional Insureds	Included
Teachers Liability - Bodily Injury	\$1,000,000 - Coverage for Corporal Punishment Exposure Only.
Automatic Coverage for Newly Acquired Entitles or Properties	Included
Foreign Coverage	AIG
	Best's Financial Rating: A+ XV
	Limit of Liability
Policy General Aggregate	\$2,000,000
Volunteers are Insureds	Included
Foreign General Liability	
General Aggregate	\$1,000,000
Each Occurrence	\$1,000,000
Products/Completed Operations	\$1,000,000
Personal & Advertising Injury	\$1,000,000
Fire Damage	\$50,000
Medical Expense	\$10,000
Foreign Automobile Liability	
Bodily Injury and Property Damage - Each Occurrence	\$1,000,000
Medical Expense - Per Person/Per Accident	\$5,000/\$10,000
Non-owned and Hired Automobiles	Included
Foreign Voluntary Workers' Compensation	
Workers Compensation	Statutory - State of Hire
Employers Liability	\$1,000,000
Repatriation Expense	\$10,000
# of Parishioners/Employees/Volunteers	Coverage Automatic for up to 5 people on one Trip - Please contact us regarding trips with more participants.
Coverage Territory	No coverage for any activities in Iraq and Afghanistan, or any other country against which the Office of Foreign Assets Control of the US Department of Treasury administers and enforces economic and trade sanctions. These countries include but are not limited to; Cuba, Libya, Iran and Sudan
Foreign Travel Accident & Sickness	Limited coverage for Accidental Death & Dismemberment, Accident & Sickness and Emergency Medical Evacuation.

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Crime Coverage	Great American Insurance Company
	Best's Financial Rating: A XIV
	<i>Limit of Liability</i>
Employee Dishonesty	\$3,000,000 per occurrence - automatically included
Money & Securities/ Theft, Disappearance & Destruction:	\$3,000,000 per occurrence - automatically included
Forgery, Fraud & Alteration	\$3,000,000 per occurrence - automatically included
Computer Fraud	\$5,000,000 per occurrence - automatically included
Deductible	
- Employee Dishonesty	\$1,000
- Theft, Disappearance & Destruction	\$1,000
- Money & Securities	\$1,000
Non-owned & Hired Automobile Liability	Philadelphia Insurance Co.
	Best's Financial Rating: A+ XII
	<i>Limit of Liability</i>
	\$1,000,000 per occurrence
Primary Umbrella	Philadelphia Insurance Co.
	Best's Financial Rating: A+ XII
	<i>Limit of Liability</i>
Program Aggregate Including Sexual Misconduct	\$10,000,000 Each Occurrence/Annual Aggregate
Sexual Misconduct Liability	Claims Made Coverage - 12/31/02 Retro Date
Directors & Officers	Illinois National Insurance Company (AIG)
Liability incl. Employment Practices	Best's Financial Rating: A+ XV
	Zurich American Insurance Company
	Best's Financial Rating: A XV
	Automatically Included
Limit of Liability:	\$20,000,000 Each Claim and Annual Aggregate
Deductible	\$0 Non-Indemnifiable/ \$100,000 Employment Practices / \$75,000 All Other Claims
Full Prior Acts Coverage	Yes
Prior and Pending Litigation	12/31/2000
Third Party Employment Practices Liability	Yes
Entity Coverage	Yes
Automatic Outside Directorship Coverage	Not for Profit Only
Spousal Coverage	Included
Volunteer Coverage	Included
Punitive Damages Exclusion	No
Claims Made Coverage	Yes
Workers Compensation & Employers Liability	AIG
	Best's Financial Rating: A+ XV
	<i>Limit of Liability</i>
Workers Compensation	Statutory
Employers Liability	
Bodily Injury by Accident	\$1,000,000 Each Accident
Bodily Injury by Disease	\$1,000,000 Each Employee/\$1,000,000 Policy Limit