



## OBTAINING A QUOTATION

Complete the application, and supporting supplementary forms if applicable, and return to Marsh Canada Limited.

All policies have a common renewal date of December 15.

Coverage will only become effective upon approval of the application by the insurer.

If you have any difficulty completing the application form or have any questions regarding the insurance program, please contact us:

### **Marsh Canada Limited**

120 Bremner Blvd., Suite 800  
Toronto, Ontario M5J 0A8

Direct Dial: 416 349 3580  
Toll-Free: 1 866 236 6128  
Toll-Free Fax: 1 866 656 0001



This insurance program is underwritten by Ecclesiastical Insurance Office, PLC.

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Marsh Canada Limited

## INSURANCE PROGRAM FOR CONGREGATIONS OF THE PRESBYTERIAN CHURCH IN CANADA



SOLUTIONS...DEFINED, DESIGNED, AND DELIVERED.

CALL MARSH CANADA LIMITED FOR  
QUESTIONS REGARDING THIS PROGRAM  
AT 1 866 236 6128

## ABOUT MARSH

Marsh, a global leader in insurance broking and risk management, teams with its clients to define, design, and deliver innovative industry-specific solutions that help them protect their future and thrive. It has approximately 27,000 colleagues who collaborate to provide advice and transactional capabilities to clients in over 130 countries. Marsh is a wholly owned subsidiary of Marsh & McLennan Companies.

Marsh Canada Limited has 1,100 employees and offices in 13 cities across Canada and is the appointed insurance broker of the Presbyterian Church in Canada.

## PRODUCT AND COVERAGE

- An insurance package tailored specifically to satisfy a Presbyterian church's insurance requirements
- Zero percent premium financing
- No Co-insurance provision or penalty
- Includes specialized coverage for Abuse, Wrongful Dismissal, and Penal Defense

## FEATURED SAVINGS

- Very competitive pricing due to economies of scale. You may be overpaying for the coverage you presently receive.
- "Preferential" rates from insurers due to volume. Over 1,000 churches are eligible to join this program.

## WHICH CHURCHES ARE ELIGIBLE FOR THIS PROGRAM?

- All Presbyterian churches in Canada

## PROGRAM COVERAGE HIGHLIGHTS

*The following coverage highlights are subject to all policy terms and conditions:*

### **COMPREHENSIVE GENERAL LIABILITY - UP TO \$5,000,000 LIMIT**

- Religious Counselling on an Occurrence Basis
- Abuse coverage on an Occurrence Basis
- Wrongful Dismissal - \$2,000,000 per occurrence aggregate

## **PROPERTY COVERAGE**

- "All Risks" Property coverage (except for certain exclusions)
- Replacement Cost settlement (same site clause deleted)
- By-Law coverage
- Stained Glass included
- Personal Effects of Officers and Employees
- Computers, Software, and Media
- Extra Expense
- Expediting Expense
- Professional Fees
- Fine Arts
- Valuable Papers and Records
- Lock/Key Insurance
- Lawns, Trees, and Shrubs

## **BOILER AND MACHINERY COVERAGE INCLUDED**

## **CRIME COVERAGE**

- Employee Dishonesty - \$100,000
- Loss Inside/Outside - \$25,000 each (higher optional limits available)

## **OPTIONAL COVERAGES**

- Umbrella Liability
- Additional limits of up to \$8,000,000 excess of the primary \$2,000,000 Comprehensive General Liability are available
- Directors and Officers Liability - \$2,000,000 per occurrence and aggregate