



PROTECTING
THE GREATER
GOOD®



Protecting you while you protect them

Insurance for child care organizations

At Church Mutual Insurance Company, S.I. (a stock insurer)¹, a passion for serving others has been the heart of our mission for more than 120 years. With commitment to communities in mind, we have expanded our coverage to **nonprofit and for-profit child care organizations** that embody our mission: **Protecting the Greater Good®**. By serving licensed child day care centers, preschools, nursery schools, head start programs and Montessori schools (Early Childhood) and before-and-after-school programs, we honor our founders' desire to support organizations that improve the lives of others and elevate the human condition.



Licensed Child Day Care Centers
Preschools
Nursery Schools
Head Start Programs
Montessori Schools (Early Childhood)
Before-and-After-School Programs

churchmutual.com

¹Church Mutual is a stock insurer whose policyholders are members of the parent mutual holding company formed on 1/1/20. S.I. = a stock insurer.



Customized coverage solutions

Protecting your staff, facilities and the children in your care is important to you — and our number one goal. Choose the right protection for you, with coverage packages that:

- ▲ Save you time and money compared to purchasing individual policies, with multiple payment options and payment plans.
- ▲ Eliminate costly gaps or overlaps in coverage.
- ▲ Leave more resources for you to serve the children in your care.

Coverage options

General Liability. Provides coverage for your organization, employees and volunteers against claims of negligence.

- ▲ General Liability limits up to \$2M each occurrence/\$5M general aggregate
- ▲ Includes coverage for field trips
- ▲ Corporal punishment coverage is available for qualified organizations
- ▲ All policies include Catastrophic Violence Response Coverage for violent incidents. Limits of \$50,000 each incident/\$300,000 incident aggregate

Optional coverages:

- ▲ Legal Defense Coverage
- ▲ Cyber Liability

Professional Liability. Provides coverage for your organization and its professionals against liability sustained resulting from errors and omissions while performing their professional duties as a teacher, child day care worker, or other professional role.

Management Liability. Provides coverage for exposures by your organization and your directors, officers and managers that arise from governance, finance, benefits and management activities. Our coverage extends to both nonprofit and for-profit organizations. Coverage options include Directors, Officers and Trustees (DO&T) Liability, Employment Practices Liability Insurance (EPLI) and Employee Benefits Liability (EBL).

Sexual Molestation or Misconduct. Provides liability protection for claims involving actual or alleged acts of sexual misconduct or molestation.

- ▲ Our coverage extends to your organization, including members, officers, board members, employees and volunteers acting within the scope of their duties

Property. Whether you own your facility or are leasing space to run your business, our property coverage can provide coverage to your building, contents or both.

Commercial Auto. Provides comprehensive coverage for owned, leased, hired and non-owned autos used on behalf of your organization.

Umbrella. An umbrella liability policy is designed to protect your organization from large claims, providing higher limits of insurance for coverages such as General Liability, Professional Liability and Commercial Auto Liability with the option to extend the Sexual Molestation or Misconduct Liability into the umbrella for qualified organizations.

Workers' Compensation. Our workers' compensation insurance policy supports your organization's employees should they be injured during the course of their employment.

Other Coverages We Offer.

- ▲ Crime
- ▲ Inland Marine



Your peace of mind

Should you have a loss, our superior claims team will be there promptly to serve you with compassion and empathy. Award-winning customer service representatives, licensed in your state*, can quickly respond to your needs with effective answers and solutions.

* In California, Hawaii, Montana and Nevada, Church Mutual's customer service is provided through your insurance agency.

Resources to help keep you safe

Your partnership with Church Mutual includes access to innovative technology and services, industry experts and, in many cases, discounts offered by our nationally recognized partners.* In addition, our free safety resources include brochures, posters, checklists, videos, articles, webinars and more, covering a wide range of topics.

* Subject to change.

Value-added services and programs

Sexual Abuse Prevention: Reduce the risk with a comprehensive system to protect those most vulnerable, in conjunction with MinistrySafe® | Abuse Prevention Systems® (APS).

Discounted Background Checks: Screen your employees and volunteers with discounted pricing on background checks from our partners at Trusted Employees.

CM Sensor® Program: 24/7 temperature and water alert system to help prevent property damage related expenses and costs.

Cybersecurity: Protect your organization from data breaches and digital attacks, in partnership with Beazley.

Armed Intruder Preparedness: Develop plans and procedures to keep your people safe, in step with ALICE and Secure Education Consultants (SEC).

Ask Risk Control Central: Fast-response online or real-person risk consultation.

And more!

Discover how our programs and partners can help keep you safe at churchmutual.com/riskcontrol.



Protecting those who serve others

As a premier insurance carrier for nonprofit and human services organizations, public and private schools, universities and colleges, senior living communities and camps and conference centers, and the nation's leading insurer of houses of worship of all denominations, Church Mutual is committed to protecting your organization from the unknown and unexpected ways life can unfold.

Church Mutual was founded in 1897 and provides policyholders with so much more than an insurance policy. More than 1,000 employees strive each day to help you reduce risk, prevent losses and resolve claims as efficiently as possible. We call it, **Protecting the Greater Good®**.

It's a philosophy that has helped us achieve:

- ▲ A strong financial rating of A (Excellent) from A.M. Best Company.
- ▲ The prestigious Ward's 50 Top Performing Property and Casualty Insurers award.
- ▲ A Top 10 ranking in the BenchmarkPortal Top 100 Call Centers.

We value everyone

Diversity, inclusion and belonging are core components of our culture and values. They are woven into the fabric of Church Mutual through our leadership, employees, business relationships and outreach programs.

This material may include only a general description of insurance coverages and does not include all terms, conditions, and limitations found in Church Mutual Insurance Company, S.I. ("Church Mutual") policies. The insurance policy, not any general descriptions of coverage that may be found in this material, will form the contract between the insured and Church Mutual. Neither Church Mutual nor its employees, representatives, or agents shall be liable to any party for the use of any information of statements made or contained herein. NAIC # 18767; CA Company ID # 2867-0
S.I. = a stock insurer.

Additional information concerning A.M. Best ratings can be found at ambest.com.

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INSURANCE