



At **Ecclesiastical**, we understand the complex challenges that you, as a faith-based organization, are facing today — for example, outdated buildings, shrinking or growing congregations, or the need to take an expanded role in your community. You might be providing childcare services, operating a foodbank, an “in from the cold” program or simply making your space available to benefit the wider community. This level of understanding means we support you with genuine experience and expertise.

As a leading Canadian specialist insurer, **Ecclesiastical’s** products and services are designed to meet the unique requirements of faith communities. We recognize the need to balance budgetary constraints with sufficient insurance coverage. We also understand and want to help you avoid the sometimes-tragic consequences of underinsurance. We will work closely with you to provide comprehensive, tailored and affordable insurance programs that will meet your current and evolving needs.

**Ecclesiastical’s Faith Protect** product has been developed with the input of customers to ensure that it meets the needs of your community. It delivers effective insurance protection by providing necessary coverages at competitive prices, including:

- **Property – All Risks**
- **Business Interruption**
- **Crime**
- **Comprehensive Equipment Breakdown**
- **Cyber**
- **General Liability**
- **Umbrella Liability**
- **Abuse**
- **Directors and Officers Liability**
- **Professional Errors and Omissions Liability**

**Faith Protect** includes several unique features, including:

- Coverage for Heritage Buildings
- Coverage for Stained/leaded glass, Pipe Organs, and Religious Artifacts
- Coverage for Headstones, Monuments, Tombstones, and Crypts
- Coverage for Personal Property of Volunteers
- Addition of Volunteers as Employees





**Faith Protect** also provides a ‘**Basket of Extensions**’ which is included as part of our base program. For example:

**Property – On and Off Premises**

**Extensions include:**

- Additions Under Construction
- Arson, Theft and Vandalism Reward
- Bequeathed Property
- Building By-Laws
- Crisis Management
- Emergency Services Damage to the Grounds
- Pollutant Cleanup and Removal
- Special Event Automatic Increase

**Business Interruption Extensions include:**

- Additional Living expenses for religious personnel residing in Manse or Rectory
- Cost to attract volunteers following a loss
- Evacuation of premises due to murder/suicide, defective sanitation, or vermin
- Fundraising Expenses
- Loss of Religious Income (including rent and donations)
- Off Premises power interruption

**Crime – Extensions include:**

- Employee Dishonesty
- Credit Card Forgery
- Computer Fraud and Funds Transfer
- Special Events and Holiday Increase Limits

We also offer a suite of tailored **optional coverages** which provide you with additional and enhanced protection, including:

**Comprehensive Equipment Breakdown** – For boilers and other heating, cooling and electrical equipment

**Cyber Cover** – First and third party coverage for data breach and cyber attack

**Umbrella Liability** – Provides increased liability limits for protection against unforeseen catastrophic events

**Abuse** - For qualifying risks (Occurrence or Claims Made Basis) – Provides financial protection for the institution, including legal liability, civil and criminal defense costs

**Directors and Officers Liability** – Covers the legal liability of Directors and Officers arising out of their fiduciary responsibilities

**Professional Liability Errors and Omissions** - Financial protection and legal defense against lawsuits arising from alleged errors and omissions in the services provided

For a complete list of coverages, options, extensions and limits, please consult your independent insurance broker. Products or services may not be available for all organizations and coverage is subject to the actual policy language issued to policyholders.

**Understanding the needs of our customers**

Ecclesiastical Insurance Office plc is a specialist commercial insurance company. We are deeply committed to protecting the needs of organizations that enrich the lives of others; to preserving Canada’s distinct communities, cultures and history; and to supporting initiatives that help improve the lives of people in need.

**Specialist protection when you need it most**

Ecclesiastical’s underwriting, risk and claims specialists understand what makes your organization distinct and the kinds of challenges you face. Our experts collaborate to deliver the exceptional services and products you need to protect your people, property, reputation and community.



**Access value-added services**

With over a century of experience and expertise, we continuously look for innovative, cost-free, value-added services we can provide to your organization. Services like:



**LegalConnex™**

Provides confidential telephone access to licensed lawyers and information on legal matters



**ProfessionalAssist™**

Provides confidential telephone access to qualified counsellors on sensitive workplace issues



**HRAssist™**

Provides confidential telephone access to human resource professionals and lawyers

For more information and downloadable material, please visit our website [www.ecclesiastical.ca](http://www.ecclesiastical.ca)