

# Religious Institutions

*Swain and Baldwin's expertise in structuring insurance coverage tailored for religious institutions is based on our years of experience. Coverage can be extended to include organizations partnering with or operating preschools, daycares, private schools, and/or youth camps.*



**S**wain and Baldwin is a diversified independent insurance agency with access to a broad range of insurance and risk management products. Since its founding in 1949, we have focused on fully integrated delivery with attention to clients' costs. At Swain and Baldwin, we're passionate about providing religious institutions with products tailored to their specific needs. With the ever-changing legal landscape, we also strive to stay abreast of issues as they pertain to religious organizations and the impact those changes have on their insurance packages.

The professionals at Swain and Baldwin work only with "A" rated insurance carriers—those who have the knowledge and resources to insure and manage the risks of religious non-profit programs. Our solid relationship with multiple markets enables us to determine the best coverage and terms given a client's risk profile.

## PROPERTY

- ◆ Designed for large, high-value facilities with multiple locations
- ◆ Coverage for signs, fences and other outdoor property
- ◆ Coverage for staff and members personal items
- ◆ Coverage for equipment breakdown and boiler/machinery
- ◆ Coverage for stained glass, artifacts and musical instruments
- ◆ Coverage available for loss of income

## CRIME

- ◆ Employee Dishonesty and Theft available
- ◆ Money and Securities on and off-premises available

## GENERAL LIABILITY

- ◆ Coverage for volunteers and church members as insureds
- ◆ Coverage for most special events and exhibits
- ◆ Coverage for Personal and Advertising Injury, such as slander

## SPECIAL LIABILITY

- ◆ Directors & Officers Liability (for the alleged errors and omissions arising from trustees and church officers)
- ◆ Professional and Counseling Liability
- ◆ Sexual Misconduct/Abuse and Molestation coverage
- ◆ Employment Practices Liability available for employment-related suits such as wrongful termination

## AUTOMOBILE

- ◆ Coverage available for all vehicles (including private cars, vans and buses)
- ◆ Coverage for Hired/Non-owned (borrowed car) Liability
- ◆ Physical damage for rented vehicles available

## WORKERS' COMPENSATION

- ◆ Available for all church and preschool/private school staff
- ◆ Limits up to \$1,000,000 available

## UMBRELLA

- ◆ Limits up to \$20,000,000 available

## Swain & Baldwin Insurance and Risk Management

For more information, please contact  
(800) 364-3122 | [www.swainandbaldwin.com](http://www.swainandbaldwin.com)

\* Not every risk qualifies for the above programs and coverage. This presentation is a combination of the summaries of coverage available from our multiple markets. All markets do not offer these exact terms and coverage options, and each account will be underwritten separately. Please refer to the finalized insurance policy issued for actual terms, conditions, and coverage provided. Coverage also may not be available in every state.