

Storefront/Community Church Product Application

Type of coverage being requested: ☐ General Liability ☐ Property ☐ Non Profit D&O

Please fill out the General Information section, along with the section(s) you are requesting coverage.

SECTION I. GENERAL INFORMATION:

1. Name of Organization: _____
2. Does this organization have a tax exempt status as defined by the I.R.S. ☐ Yes ☐ No
3. Mailing Address: _____
4. Location Address: _____
5. Website Address: _____ Email Address: _____
6. Number of years in operations: _____
7. Description of Operations: _____
8. Check all services that apply and provide details for each:

☐ School	☐ Youth/Recreation Center	☐ Overnight Camp	☐ Missionary Trips	☐ Adult Daycare
☐ Soup Kitchen	☐ Pool	☐ Medical Ministry	☐ Job Training	☐ Shelter Operation
☐ Fair	☐ Rooming House	☐ Cemetery	☐ Other _____	

 Details of Checked items: _____
9. Any cancellation or non-renewal of insurance in the past 3 years? (If yes, please provide details separately) ☐ Yes ☐ No
10. Any prior or pending bankruptcy in the past 5 years? ☐ Yes ☐ No
11. Any tax liens or back taxes owed on any properties? ☐ Yes ☐ No
12. Is all electrical wiring connected to functioning and operational circuit breakers? ☐ Yes ☐ No
13. Does the electrical system have aluminum wiring? ☐ Yes ☐ No
14. Does the electrical system have knob & tube wiring? ☐ Yes ☐ No
15. Are there functioning and operational smoke and/or heat detectors in all units and occupancies? ☐ Yes ☐ No
16. Has the organization or any of its past or present directors, officers, trustees, committee members, employees, volunteers or others acting on behalf of the organization ever been accused of or been involved in a lawsuit, claim or criminal charge involving sexual abuse, sexual misconduct or sexual molestation? ☐ Yes ☐ No
17. Total # of buildings: _____ Total sq ft per building: _____ Building 1: _____ Building 2: _____ Building 3: _____
 Total sq ft being used for church operations per building: _____ Building 1: _____ Building 2: _____ Building 3: _____
18. Building Interest: ☐ Owner ☐ Tenant
19. Does the applicant have any residential facilities for clergy only? ☐ Yes ☐ No
 If yes, please provide square footage: _____ (sq ft)
20. Does the applicant lease space to others? ☐ Yes ☐ No
 If yes, Apartments _____ (# of units), Mercantile _____ (sq ft), Other _____
 Description of mercantile operations _____
21. Does applicant's lease agreement require all commercial tenants to name them as an Additional Insured on tenant's Commercial Liability Policy? ☐ Yes ☐ No
22. **Mortgagees/Additional Insureds/Loss Payees**
 List name, Address and Interest of each:

a. Name: _____	Indicate applicable section: ☐ Property ☐ GL
Address: _____	
Interest: _____	
b. Name: _____	☐ Property ☐ GL
Address: _____	
Interest: _____	

23. Inspection Contact Name: _____
Telephone Number: _____ Email Address: _____

SECTION II. GENERAL LIABILITY:

24. Are all exit signs illuminated on premises? ☐ Yes ☐ No
25. Are there two or more means of egress from each floor having public access? ☐ Yes ☐ No
26. Any anticipated construction of new buildings or alterations to existing structures?
(If yes, please provide details separately) ☐ Yes ☐ No
27. Have there been any General Liability claims in the last 3 years (If yes, please provide details separately) ☐ Yes ☐ No
28. Are there child-sitting/nursery operations during the services? ☐ Yes ☐ No
- a. If yes, is there a sign in and sign out procedure for the children? ☐ Yes ☐ No

ABUSE & MOLESTATION LIABILITY:

29. Does your hiring process for employees and volunteer workers include
questions about whether the individual has ever been convicted of any crime and involved in any lawsuit, claim or
criminal charge involving sexual abuse, sexual molestation or sexual misconduct? ☐ Yes ☐ No
30. Do you require and verify prior employment and personal references on every prospective employee? ☐ Yes ☐ No
31. Except for bona fide counseling sessions, are minors ever left alone with only one adult in any program, service,
event or other church-sponsored activity? ☐ Yes ☐ No
32. Do you follow policies or procedures for the proper supervision of employees and volunteers who are in direct
contact with minors and other individuals in all on-site or off-site programs, services, events or other activities
of Applicant? ☐ Yes ☐ No
33. **HIRED AND NONOWNED AUTO:** ☐ Check if coverage is desired and answer questions a through d
Note: If Hired /Nonowned is checked, limit will equal General Liability Occurrence limit.
- a. Does the applicant have a Business (or Commercial) Automobile Insurance Policy in force? ☐ Yes ☐ No
- b. Does the applicant regularly deliver goods or products? ☐ Yes ☐ No
- c. Does the applicant require its employees to use their personal automobile to conduct the organization's
business on a regular basis? ☐ Yes ☐ No
- d. Does the organization transport people either by themselves or via contract service? ☐ Yes ☐ No

34. **CHILD CARE OPERATIONS:** (If none, skip to section III)

Check all Child Care services that apply and answer questions a through q:

☐ Child Care ☐ After School Program ☐ Day Camp

- a. Are you: ☐ Licensed ☐ Registered ☐ Certified ☐ Exempt (explain) _____
- b. Has your license, registration or certification ever been revoked or suspended? ☐ Yes ☐ No
- c. Hours of operation: _____ Number of Days open per week: _____
- d. Enter the MAXIMUM number of children on the premises, in "each age group" on the highest attendance date within the past
12 months:
- | | |
|-----------------------------------|-----------------------------------|
| # of children 0-3 years: _____ | # of staff members on duty: _____ |
| # of children 4-6 years: _____ | # of staff members on duty: _____ |
| # of children over 6 years: _____ | # of staff members on duty: _____ |
| Total # of children: _____ | Total # of staff members: _____ |
- e. Licensed Capacity: _____ Please enter highest average daily attendance _____
- f. Do you comply with the state's staff to child ratio at all times? ☐ Yes ☐ No
- g. Do you accept physically, medically or mentally challenged children or children with special needs? ☐ Yes ☐ No
If yes, describe conditions: _____
- h. Do you have any outstanding violations cited in an inspection that have not been corrected within the deadline
for compliance? ☐ Yes ☐ No

- i. Is there an outside play area? ☐ Yes ☐ No
If yes, is it completely fenced? ☐ Yes ☐ No
- j. Is there a pool, jacuzzi or spa on the premises? ☐ Yes ☐ No
If yes, is it covered or locked from access by children? ☐ Yes ☐ No
- k. Are there trips taken to lakes, beaches, water parks or swimming pools? ☐ Yes ☐ No
- l. Are permission slips signed by parent/guardian for all trips off premises? ☐ Yes ☐ No
- m. Any trampolines, gymnastic equipment, moonwalk/bounce equipment, wall climbing, or ball pits? ☐ Yes ☐ No
- n. Any martial arts, gymnastics or contact sports? ☐ Yes ☐ No
- o. Are over the counter drugs dispensed with parents written authorization stating dosage and times within a written log? ☐ Yes ☐ No
- p. Are criminal background check investigations conducted on all employees or volunteers? ☐ Yes ☐ No
- q. Are employees under the age of 18 and all volunteers supervised at all times? ☐ Yes ☐ No

SECTION III. PROPERTY:

Building Construction		Protection Class	Deductible	Cause of Loss
☐ Frame	☐ Joisted masonry	☐ 1-6	☐ \$1,000	☐ Basic
☐ Noncombustible	☐ Masonry NC	☐ 7-8	☐ \$2,500	☐ Special/excluding theft
☐ Fire Resistive		☐ 9-10	☐ \$5,000	☐ Special (requires a Central Station Burglar Alarm)
Building Limit:		\$	Coinsurance (80% minimum) ____% ☐ ACV ☐ RC	
Improvements and Betterments Limit:		\$	Coinsurance (80% minimum) ____% ☐ ACV ☐ RC	
Business Personal Property Limit:		\$	Coinsurance (80% minimum) ____% ☐ ACV ☐ RC	
Business Income Limit:		\$	Coinsurance: ☐ 50% ☐ 80% ☐ 100% ☐ With Extra Expense or Monthly Limit of Indemnity ☐ 1/3 ☐ 1/4 ☐ 1/6 ☐ Without Extra Expense	
☐ Value Plus Endorsement				
☐ Employee Dishonesty \$ _____ # of Employees _____				
☐ Money & Securities \$ _____ Inside \$ _____ Outside (\$500 Standard Deductible)				
☐ Burglary & Robbery \$ _____ Inside \$ _____ Outside (\$500 Standard Deductible)				
☐ Outdoor Signs \$ _____				
☐ Equipment Breakdown (Coverage requires a maintenance contract for all refrigeration units)				

35. Burglar Alarm: ☐ Local ☐ Central Station Burglar Alarm ☐ None
36. Type of plumbing? ☐ PVC/Plastic ☐ Copper ☐ Iron
☐ Lead ☐ Galvanized ☐ Other _____
37. Type of roof? ☐ Flat ☐ Wood Shake ☐ Shingle ☐ Metal
☐ Tile ☐ Slate ☐ Other _____
38. Age of building: _____
39. Roof Updated, yr. _____ Electrical Updated, yr. _____ Plumbing Updated, yr. _____ Heating Updated, yr. _____
40. Fire Protection: ☐ Sprinklers ☐ Central Station Fire Alarm ☐ Local Fire Alarm ☐ Annually Serviced Fire Extinguisher(s)
41. Are there functioning and operational fire extinguishers readily available? ☐ Yes ☐ No
42. Is there commercial cooking equipment? ☐ Yes ☐ No
If yes, list equipment, age and condition of all equipment: _____
- a. Is the cooking area, hood and duct system protected per NFPA 96? ☐ Yes ☐ No
- b. Is it on a semi-annual service contract? ☐ Yes ☐ No
43. Have any officers or board members of this organization ever been convicted of the felony of arson? ☐ Yes ☐ No
44. Have there been any property losses in the past 3 years? (If yes, please provide details separately) ☐ Yes ☐ No

SECTION IV. NON PROFIT DIRECTORS & OFFICERS AND EMPLOYMENT PRACTICES LIABILITY

45. Does the Organization engage in any disciplinary actions as a result of peer review activities? ☐ Yes ☐ No
46. Does the Organization administer or sponsor any insurance programs? ☐ Yes ☐ No
47. Is the Organization involved in any accreditation or standard setting activities? ☐ Yes ☐ No
48. Total number of Employees: Full Time _____ Part Time _____ Volunteers _____ Seasonal _____
49. Number of members: _____ Number of chapters: _____
If there are chapters, is coverage requested for them under this Policy? ☐ Yes ☐ No
50. Does the Applicant have any Subsidiaries requiring coverage? ☐ Yes ☐ No
If yes, please complete the Non Profit Subsidiary Addendum (NPSADD).
51. Name and title of individual designated to receive all notices on behalf of the Insured: _____
Title _____ Phone Number: _____
52. Directors and Officers Liability Insurance carried:
- | Insurer | Limits of Liability | Premium | Retention | Policy Period |
|---------|---------------------|---------|-----------|---------------|
| _____ | _____ | _____ | _____ | _____ |
53. Does the organization currently carry General Liability Insurance? ☐ Yes ☐ No
54. Please provide the following financial information for the last three (3) years. (If organization in existence less than 3 years please provide Budgeted Revenue/Expense statement for next 3 years.)
- | Year | Total Revenues | Net Income (Loss) | Current Fund Balance* |
|-------|----------------|-------------------|-----------------------|
| _____ | \$ _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ | \$ _____ |
| _____ | \$ _____ | \$ _____ | \$ _____ |
- * Fund balance = Total Assets - Total Liabilities**
55. Within the last 5 years, has any inquiry, complaint, notice of hearing, claim or suit been made (including, but not limited to, Equal Employment Opportunity Commission, State Human Rights Boards, Municipal, State or Federal Regulatory Authorities), against the Organization, or any person proposed for Insurance in the capacity of Director, Officer, Trustee, Employee or Volunteer of the Organization? ☐ Yes ☐ No
(If yes, please forward a completed USLI supplemental claims application.)
56. Is any person proposed for this insurance aware of any fact, circumstance or situation, which may result in a claim against the Organization or any of its Directors, Trustees, Officers, Employees or Volunteers? ☐ Yes ☐ No
(If yes, please forward a completed USLI supplemental claims application.)

Virginia Notice: You have an option to purchase a separate Limit of Liability for the extension period, policy common conditions I. If you do not elect this option, the Limit of Liability for the extension period shall be part of and not in addition to the limit specified in the declarations. Statements in the application shall be deemed the insured's representations. A statement made in the application or in any affidavit made before or after a loss under the policy will not be deemed material or invalidate coverage unless it is clearly proven that such statement was material to the risk when assumed and was untrue.

Minnesota Notice: The clause "and/or authorization or agreement to bind the insurance" is replaced with "Authorization or agreement to bind the insurance may be withdrawn or modified based on changes to the information contained in this application prior to the effective date of the insurance applied for that may render inaccurate, untrue or incomplete any statement made with a minimum of 10 days notice given to the insured prior to the effective date of cancellation when the contract has been in effect for less than 90 days or is being canceled for nonpayment of premium.

Colorado Fraud Statement: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

District of Columbia Fraud Statement: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida Fraud Statement: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Kentucky Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

New Jersey Fraud Statement: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

New York Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.

Ohio Fraud Statement: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma Fraud Statement: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Pennsylvania Fraud Statement: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Tennessee and Virginia Fraud Statement: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

Fraud Statement (All Other States): Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

New York Disclosure Notice: This policy is written on a claims made basis and shall provide no coverage for claims arising out of incidents, occurrences or alleged wrongful acts that took place prior to the retroactive date, if any, stated on the declarations. This policy shall cover only those claims made against an insured while the policy remains in effect and all coverage under the policy ceases upon termination of the policy except for the automatic extended reporting period coverage unless the insured purchases additional extend reporting period coverage. The policy includes an automatic 60 day extended claims reporting period following the termination of this policy. The Insured may purchase for an additional premium an additional extended reporting period of 12 months, 24 months or 36 months following the termination of this policy. Potential coverage gaps may arise upon the expiration for this extended reporting period. During the first several years of a claims-made relationship, claims-made rates are comparatively lower than occurrence rates. The insured can expect substantial annual premium increases independent overall rate increases until the claims-made relationship has matured.

Applicant's Signature _____ Title _____ Date _____
(President, Chairperson, Executive Director or Pastor)

If the primary address of the location listed in item #1 is in the state of **New York, Iowa, or Florida**, the states of **New York, Iowa and Florida** require that we have the name and address of your (insured's) authorized Agent or Broker.

Name of authorized Agent or Broker _____

Address: _____

Agent or Broker License number _____

Mail complete application through local Agent or Broker to: _____
