



MARSH

MARSH

Call Marsh Canada Limited
for questions regarding this program:
1 866 236 6129

Obtaining A Quotation

Complete enclosed application, attach a copy of your congregation's annual report and return to Marsh Canada Limited. All policies have a common renewal of December 15.

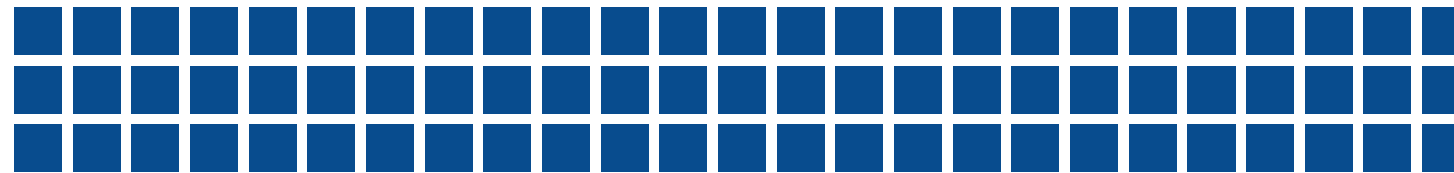
Coverage will only become effective upon approval of the application by the insurers.

If you have any difficulty completing the enclosed application form or have any questions regarding the insurance program, please contact one of our insurance representatives.

Marsh Canada Limited

70 University Avenue, Suite 800
Toronto, Ontario M5J 2M4

Direct Dial: 416 349 4898
Toll Free: 1 866 236 6129
Toll Free Fax: 1 866 656 0001



This brochure is only an outline of the policy. Certain policy exclusions and limitations may apply in any given fact situation and limit or exclude the amount payable under this insurance coverage. Full terms and conditions of this insurance, including all exclusions and limitations are described in the policy document, a copy of which can be obtained from Marsh.

The Insurance Program for Congregations of The Presbyterian Church in Canada



Marsh is a registered trade-mark of Marsh Inc.

The Presbyterian Church logo is a registered trade-mark of The Presbyterian Church in Canada.

www.marsh.ca www.marsh.com

Copyright 2005
Marsh Canada Limited and its licensors.

All rights reserved.

Marsh Canada Limited introduces an Insurance Program for Congregations of the Presbyterian Church in Canada

The coverages afforded under this insurance program are underwritten by Aviva Insurance Company of Canada and Zurich Insurance Company.

Advantage... Security

- Founded in 1871, Marsh is the world's leading risk and insurance services firm.
- Marsh Canada Limited is the insurance broker appointed by The Presbyterian Church in Canada.

Advantage... Product and Coverage

- An insurance package tailored to satisfy a Presbyterian church's insurance requirements.
- Premium financing spread over 10 months is available.
- No Co-insurance provision or penalty under the property coverage.
- Includes specialized liability coverage for Religious Abuse, Wrongful Dismissal and Penal Defence.

Advantage... \$\$\$ 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, conditions, limitations and exclusions.

Comprehensive General Liability - \$2,000,000 Limit includes:

- Religious Counselling on an Occurrence Basis;
- Abuse protection - To pay on behalf of the insured all sums which the Insured shall become obligated to pay by reason of the liability imposed by law upon the insured for damages because of bodily injury or personal injury (as those terms are defined in the policy) as a result of "Abuse and Harassment," which is defined to mean molestation, harassment, corporal punishment, sexual molestation or any other form of physical or mental abuse, committed or alleged to have been committed by any insured, as defined in the policy; and
- Wrongful Dismissal - \$2,000,000. per occurrence aggregate sub-limit.

Property Coverage includes:

- "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 - \$50,000/\$2,500 per person;
- Computers, Software, Media - \$100,000;
- Extra Expense - \$100,000;
- Expediting Expense - \$50,000;
- Professional Fees - \$50,000;
- Fine Arts - \$50,000;
- Valuable Papers and Records - \$50,000;
- Lock/Key Insurance - \$25,000.
- Lawns, Trees, Shrubs - \$15,000; and

Boiler and Machinery Coverage included.

Crime Coverage including:

- Employee Dishonesty - \$100,000; and
- Loss Inside/Outside - \$10,000 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; and
- Directors and Officers Liability - \$2,000,000. per occurrence and aggregate