

# Businessowners Quote

Property & Liability Insurance





Quote Date: 10/20/2023  
Quote: BOP-A025540  
Quoted Effective Date: 10/25/2023

Organization: New Life Methodist Church

Here is your quote!

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**\$2,996.75 today**, plus 3 installments of \$2,996.75  
for a total annual premium of \$11,987.00

OR

Choose annual pay for \$11,500.00  
**and save \$487.00**

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### Property Coverage Limits

#### 5256 Main St, Grant, AL 35747

Deductible \$5,000

#### Religious Services; 1930; Joisted Masonry; 14,000 sq ft

Building \$2,500,000  
Business Personal Property \$375,000  
Cosmetic Roof Endorsement Apply? Yes

#### Daycare / Preschool Facility; 2000; Frame; 1,200 sq ft

Building \$161,940  
Business Personal Property \$30,000  
Cosmetic Roof Endorsement Apply? Yes

#### 185 2nd Ave E, Grant, AL 35747

Deductible \$5,000

#### Garage or Storage; 2000; Frame; 1,600 sq ft

Building \$86,656  
Business Personal Property \$20,000  
Cosmetic Roof Endorsement Apply? Yes

#### Garage or Storage; 2005; Frame; 1,500 sq ft

Building \$81,240  
Business Personal Property \$20,000  
Cosmetic Roof Endorsement Apply? Yes

#### 5152 2nd Ave E, Grant, AL 35747

Deductible \$5,000

#### Other Activities; 2000; Frame; 3,400 sq ft

Building \$444,788  
Business Personal Property \$80,000  
Cosmetic Roof Endorsement Apply? Yes

### General Liability and Medical Expense Limits

General Liability (per occurrence / aggregate limits) \$2,000,000 / \$4,000,000  
Per Person Medical Expense (per person) \$15,000  
Damage to Premises Rented to You \$1,000,000  
Directors, Officers and Trustees (claims-made form) \$1,000,000  
Directors, Officers and Trustees Retroactive Date 10/25/2023



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**Other Liability Limits**

Counseling Professional Liability (each claim / aggregate)	\$2,000,000 / \$4,000,000
Abuse and Molestation Liability (each claim / aggregate)	\$500,000 / \$1,000,000
Abuse and Molestation Medical (any one person / aggregate)	\$15,000 / \$50,000
Daycare Liability	Included
Employee Benefits Liability (each employee / aggregate)	\$500,000 / \$1,000,000
Employee Benefits Liability Retroactive Date	10/25/2023
Hired and Non-owned Auto Liability (each occurrence / aggregate limit)	\$2,000,000 / \$4,000,000
Hired and Non-owned Auto Medical Expense (per person)	\$15,000 / \$25,000
Hired and Non-owned Auto Physical Damage	\$250,000
Employment Practices Liability	\$500,000
Employment Practices - Deductible Amount	\$5,000
Employment Practices Liability Retroactive Date	10/25/2023

**Optional Coverage Limits**

Money and Securities (inside the premises / outside the premises)	\$10,000 / \$10,000
Employee Dishonesty	\$25,000
Food Contamination	None
Expanded Legal Defense Coverage (per occurrence / aggregate)	None
World-wide Liability Coverage	None
Key Person	None
Outdoor Signs	None
Outdoor Property	\$2,500

- Select this option if you want to opt out of coverage for a certified act of terrorism.
- Select this option to waive our right of subrogation for a designated person or organization.

**Included Coverages**

Equipment Breakdown	Building Limit
Extra Expense and Loss of Income	12 Months
Newly Acquired or Constructed Property	\$250,000
Newly Acquired Business Personal Property	\$100,000
Catastrophic Violence Response (per occurrence / aggregate)	\$50,000 / \$300,000
Personal Property Off-premises	\$25,000
Increased Cost of Construction	\$10,000
Fire Extinguisher Recharge	\$5,000
Personal Effects	\$5,000
Money Orders and "Counterfeit Money"	\$1,000
Identity Recovery (per person aggregate)	\$15,000



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Cyber Liability and Data Breach (aggregate) \$50,000

**Additional Coverages and Extensions**

Electronic Data	\$10,000
Interruption of Computer Operations	\$10,000
Accounts Receivable	\$10,000
Valuable Papers and Records	\$10,000
Business Income from Dependent Properties	\$5,000
Forgery or Alteration	\$25,000
Fire Department Service Charge	\$5,000
Water Backup Sewer or Drains	\$5,000
Ordinance or Law	Religious Services at 5256 Main St, Grant, AL 35747
Coverage Type	Coverage 1, 2, and 3 (combined limit)
Coverage 2 & 3 combined limit	\$500,000

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines or confinement in prison, or any combination thereof

An insurance quote does not guarantee coverage or verify eligibility. This quote, including the estimated premium and the prospective terms of coverage are tentative and are subject to change based on underwriting criteria, manual rates and rating dates used by the insurance carrier. If there is a difference in the information, rates, premiums or terms contained in an insurance quote and any insurance policy issued to you by the insurance carrier, the policy governs.