



CM Select Insurance Company
 3000 Schuster Lane, P.O. Box 377
 Merrill, WI 54452
 Sign in at www.cmselect.com

BUSINESSOWNERS POLICY DECLARATIONS

Policy Number: SEL-BOP-0009111

Policy Type: Religious Institutions

Business Description: Religious Institutions (Houses of Worship)

Policy Effective From: 10/27/2023 at 12:01 AM Standard Time at the mailing address shown.
To: 10/27/2024 at 12:01 AM Standard Time at the mailing address shown.

Named Insured Mailing Address:
 New Life Methodist Church
 5256 Main St
 Grant, AL 35747
 (770) 601-6814

Agent Information:
 Sovereign Insurance Group, Serviced by CM Select
 (800) 200-5864

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

Annual Premium For This Policy	
	\$12,978.00

Discounts you qualify for:

- Advance Quote Discount
- Claim Free Discount
- Newer Roof Discount
- Non Profit Discount

Premises Information	
Premises 1	5256 Main St Grant, AL 35747
Bldg/Item 1	Religious Services; Year Built: 1930; 14,000 Square Feet
Bldg/Item 2	Daycare / Preschool Facility; Year Built: 2000; 1,200 Square Feet
Premises 2	185 2nd Ave E Grant, AL 35747
Bldg/Item 3	Garage or Storage; Year Built: 2000; 1,600 Square Feet
Bldg/Item 4	Garage or Storage; Year Built: 2005; 1,500 Square Feet
Premises 3	5152 2nd Ave E Grant, AL 35747
Bldg/Item 5	Other Activities; Year Built: 2000; 3,400 Square Feet

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Mortgage Holder Information		
Premises Number	Bldg/Item Number	Mortgage Holder
1	1	First State Bank PO Box 681299 Fort Payne, AL 35968 Loan Number: 71635651

SECTION I – PROPERTY

Limits					
Premises Number	Bldg/Item Number	Building - Automatic Increase	Business Personal Property - Seasonal Increase	Building Limit	Business Personal Property Limit
1	1	5%		\$2,500,000	\$375,000
1	2	5%		\$161,940	\$30,000
2	3	5%		\$86,656	\$20,000
2	4	5%		\$81,240	\$20,000
3	5	5%		\$444,788	\$80,000

Deductibles (Apply Per Premises, Per Occurrence)		
Premises Number	Property Deductible	Windstorm or Hail Percentage Deductible
1	\$5,000	
2	\$5,000	
3	\$5,000	

Additional Coverages – Optional Higher Limits (Per Policy)	
Coverage	Limit of Insurance
Forgery Or Alteration	\$25,000

Additional Coverages – Optional Higher Limits (Per Premises)	
Coverage	Limit of Insurance
Fire Department Service Charge	\$5,000

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Optional Coverages (Per Occurrence)		
Coverage	Limit of Insurance	Deductible
Money And Securities	\$10,000 Inside the Premises	\$250
	\$10,000 Outside the Premises	
Employee Dishonesty	\$25,000	\$250

Water Backup and Sump Overflow BP 04 53		
Premises Number	Covered Property Annual Aggregate Limit Of Insurance	Business Income and Extra Expense Annual Aggregate Limit of Insurance
1	\$5,000	\$5,000
2	\$5,000	\$5,000
3	\$5,000	\$5,000

Ordinance Or Law Coverage BP 04 46					
Premises Number	Bldg/Item Number	Coverage 1 Applies	Coverage 2 Limit of Insurance	Coverage 3 Limit of Insurance	Coverages 2 and 3 Combined Limit of Insurance
1	1	Yes	\$0	\$0	\$500,000

Limitations On Coverage For Roof Surfacing BP 14 81			
Premises Number	Bldg/Item Number	Indicate Applicability (Paragraph A. and/or Paragraph B.)	
1	1	Paragraph B.	
1	2	Paragraph B.	
2	3	Paragraph B.	
2	4	Paragraph B.	
3	5	Paragraph B.	

Section I - Property Endorsements Applicable Per Policy	
Endorsement Number	Endorsement Title
BP 04 46	Ordinance Or Law Coverage
CMBP 04 06	Identity Recovery
CMBP 04 07	Equipment Breakdown

SECTION II – LIABILITY

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period. Please refer to SECTION II – LIABILITY in the Businessowners Coverage Form and any attached endorsements.

Limits	
Coverage	Limit of Insurance
Liability And Medical Expenses (Not Applicable For Abuse or Molestation)	\$2,000,000 Per Occurrence
	\$4,000,000 Aggregate
Medical Expenses	\$15,000 Per Person
Damage To Premises Rented To You	\$1,000,000 Any One Premises

Other Liability Coverages

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable annual period.

Limits	
Coverage	Limit of Insurance
Catastrophic Violence Response	\$50,000 Per Person \$300,000 Each Violent Incident \$300,000 Aggregate
Abuse Or Molestation Liability	\$500,000 Each Claim \$1,000,000 Aggregate
Abuse Or Molestation Medical Expenses	\$15,000 Any One Person \$50,000 Aggregate
Counseling Professional Liability	\$2,000,000 Each Claim \$4,000,000 Aggregate
Hired and Non-owned Auto Liability	\$2,000,000 Per Occurrence \$4,000,000 Aggregate
Hired and Non-owned Auto Medical Expense	\$15,000 Any One Person \$25,000 Aggregate
Rental Auto Physical Damage	\$250,000 Per Occurrence

Claims-Made Liability Coverages

Each paid claim for the following coverages reduces the amount of insurance we provide during the applicable life of the policy.

Directors, Officers and Trustees Liability CMBP 26 14			
Annual Aggregate Limit Of Insurance	Deductible	Retroactive Date	Prior Or Pending Litigation Date
\$1,000,000	\$1,000	10/27/2023	None
Optional Supplemental Extended Reporting Period	Optional Supplemental Extend Reporting Period	Optional Supplemental Extend Additional Premium	Optional Supplemental Limit
3 years	200% of the annual premium		\$1,000,000

Employment-related Practices Liability CMBP 26 09			
Annual Aggregate Limit Of Insurance	Deductible	Retroactive Date	Prior Or Pending Litigation Date
\$500,000	\$5,000	10/27/2023	None
Optional Supplemental Extended Reporting Period	Optional Supplemental Extend Reporting Period	Optional Supplemental Extend Additional Premium	Optional Supplemental Limit
3 years	200% of the annual premium		\$500,000

Employee Benefits Program BP 04 98			
Each Employee Limit	Annual Aggregate Limit of insurance	Deductible (each employee)	Retroactive Date
\$500,000	\$1,000,000	\$1,000	10/27/2023
Optional Supplemental Extended Reporting Period	Optional Extend Reporting Period	Optional Supplemental Extend Additional Premium	Optional Supplemental Limit
5 years	100% of the annual premium		\$1,000,000

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Cyber Liability and Data Breach Response	
Policy Aggregate Limit of Liability	
Aggregate for all loss, including "claims expenses", subject to the following:	\$50,000
Information Security and Privacy Liability Aggregate Limit:	\$50,000
Regulatory Defense and Penalties Aggregate Sublimit:	\$10,000
Website Media and Content Liability Aggregate Limit:	\$50,000
PCI Fines, Expenses and Costs Aggregate Sublimit:	\$5,000
Cyber Extortion Aggregate Sublimit:	\$10,000
First Party Data Protection Aggregate Sublimit:	\$10,000
First Party Network Business Interruption Aggregate Sublimit:	\$10,000
Retention Per "Claim" or Incident	
Information Security and Privacy Liability Retention:	\$0
Regulatory Defense and Penalties Retention:	\$0
Website Media and Content Liability Retention:	\$0
PCI Fines, Expenses and Costs Retention:	\$0
Cyber Extortion Retention:	\$2,500
First Party Data Protection Retention:	\$2,500
First Party Network Business Interruption Retention:	the greater of \$2,500 or income loss during 12 hour waiting period
Privacy Breach Response Services Limit of Coverage	
The Privacy Breach Response Services Limit of Coverage is separate from and in addition to the Policy Aggregate Limit of Liability.	
"Computer Expert Services", "Legal Services" and "Public Relations and Crisis Management Expenses" Aggregate Limit:	\$25,000
Notified Individuals - "Notification Services", "Call Center Services" and "Breach Resolution and Mitigation Services" Limit	5000 Notified Individuals
Privacy Breach Response Services Retention Per Incident	
"Computer Expert Services", "Legal Services" and "Public Relations and Crisis Management Expenses":	\$0
Notified Individuals Threshold:	0 Notified Individuals
Retroactive Date	None
Optional Extension Period Length	1 year
Optional Extension Period Premium	100% of annual premium
Premium	\$234

Additional Insured - Mortgagee, Assignee Or Receiver	
BP 04 09	
Name Of Additional Insured Person(s) Or Organization(s):	
New Life Methodist Church 185 2nd Ave E Grant, AL 35747	
Designation Of Premises:	
Premises 2	

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Additional Insured - Designated Person Or Organization

BP 04 48

Name Of Additional Insured Person(s) Or Organization(s):
North Alabama Conference Of The United Methodist Church
898 Arkadelphia Rd
Birmingham, AL 35204

Section II - Liability Endorsements Applicable Per Policy

Endorsement Number	Endorsement Title
BP 04 48	Additional Insured - Designated Person Or Organization
BP 04 98	Employee Benefits Liability Coverage
CMBP 04 05	Cyber Liability And Data Breach Response Endorsement
CMBP 21 01	Lead Liability Exclusion
CMBP 26 01	Counseling Professional Liability Coverage
CMBP 26 03	Child Care Or Adult Day Care Facility
CMBP 26 04	Catastrophic Violence Response Coverage
CMBP 26 05	Abuse Or Molestation Liability And Medical Expenses Coverage
CMBP 26 07	Hired Auto And Non-owned Auto Liability And Medical Expenses
CMBP 26 09	Employment-related Practices Liability Coverage
CMBP 26 14	Directors and Officers Liability Coverage - Claims Made - Defense Inside

Summary of Additional Charges Included in Annual Premium

Disclosure Pursuant To Terrorism Risk Insurance Act

BP 05 15

Schedule - Part I
Terrorism Premium (Certified Acts) \$39
Schedule - Part II
Federal share of terrorism losses 80%

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Forms Included With This Packet	
Form Number	Form Name
Jacket	Policy Jacket
CMBP N 01	Electronic Document Delivery Policyholder Notice
IL N 013 02 13	Alabama Fraud Statement
GR03 02 18	Privacy Practices Disclosure Notice
CMBP N 05	Important Claims Procedure Notice
CMBP DS 01	Businessowners Policy Declarations
BP 00 03	Businessowners Coverage Form
CMBP 04 01	Divine Assurance
BP 01 01	Alabama Changes
BP 05 15 12 20	Disclosure Pursuant To Terrorism Risk Insurance Act
BP 05 01	Calculation Of Premium
BP 14 86	Communicable Disease Exclusion
BP 05 23	Cap On Losses From Certified Acts Of Terrorism
BP 04 46	Ordinance Or Law Coverage
BP 04 53	Water Back-up And Sump Overflow
BP 14 81	Limitations On Coverage For Roof Surfacing
CMBP 04 06	Identity Recovery
CMBP 04 07	Equipment Breakdown
BP 04 09	Additional Insured - Mortgagee, Assignee Or Receiver
BP 04 48	Additional Insured - Designated Person Or Organization
CMBP 04 05	Cyber Liability And Data Breach Response Endorsement
CMBP 21 01	Lead Liability Exclusion
CMBP 26 01	Counseling Professional Liability Coverage
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CMBP 26 07	Hired Auto And Non-owned Auto Liability And Medical Expenses
CMBP 26 09	Employment-related Practices Liability Coverage
CMBP 26 14	Directors and Officers Liability Coverage - Claims Made - Defense Inside
BP 04 98	Employee Benefits Liability Coverage