

**RESOLUTION ADOPTING SCHEDULE OF MINIMUM ACCEPTABLE INSURANCE  
LIMITS AND APPROVING INSURANCE CARRIERS**

At a meeting of the Finance Committee of The Episcopal Church in the Diocese of California, a nonprofit religious corporation organized and existing under the laws of the State of California, held by telephone on the 9th day of November 2018, a quorum being present, the following resolution was adopted pursuant to Episcopal Church Canon I.7.1(h) and Diocese of California Canon 19.07.

RESOLVED, that every parish and mission congregation in the Episcopal Diocese of California shall maintain property liability, property, workers compensation, and other customary and appropriate insurance issued by one or more of the following insurance carriers:

- The Church Insurance Company, The Church Insurance Company of Vermont, The Church Insurance Company of New York, or any other insurer affiliated with the Church Pension Group;
- Church Mutual Insurance Company, CM Regent Insurance Company, CM Regent Solutions, or any other insurer affiliated with CM Group; or
- Brotherhood Mutual Insurance Company or any other insurer affiliated with it.

FURTHER RESOLVED, that as part of a master policy issued by or on behalf of any of the above carriers, individual lines of coverage (such as auto liability, employers liability, directors and officers liability, workers compensation, or umbrella) may be issued by another carrier.

FURTHER RESOLVED, that separate policies for Umbrella/Excess Liability, Workers Compensation, Employers' Liability, and Commercial Auto Liability may be purchased from any admitted insurer.

FURTHER RESOLVED, that every parish and mission congregation shall maintain insurance meeting the following schedules of minimum acceptable limits and coverages:

<b>Commercial Property</b>	<b>Scope</b>	<b>Minimum Limits</b>
Property (for church premises)	Buildings, Pipe Organs & Contents	Must be insured to Replacement Value, "Special Risk" Coverage. Replacement cost valuation must be updated within 180 days if additional square footage is added. Congregations are advised to obtain a Blanket Limit whenever available, but Specific Limits reflecting per-location building and contents values are permissible

<b>Liability Coverages</b>	<b>Minimum Limit Per Occurrence</b>	<b>Minimum Limit Aggregate</b>
Commercial General Liability	\$1,000,000	\$3,000,000
Pastoral Counseling Liability	\$1,000,000	\$3,000,000
Hired and Non-Owned Auto Liability	\$1,000,000	\$3,000,000

Employee Benefits Liability	\$1,000,000	\$1,000,000
Medical Payments	\$10,000	<i>Not applicable</i>
Sexual Misconduct Liability	\$1,000,000	\$2,000,000
Crime/Employee Dishonesty	\$25,000	<i>Not applicable</i>
Cemetery Liability (if applicable)	\$1,000,000	\$3,000,000

<b>Professional Liability Coverages</b>	<b>Minimum Limits</b>
Directors' and Officers' Liability	\$1,000,000
Employment Practices Liability	\$1,000,000

<b>Umbrella/Excess Liability</b>	<b>Scope</b>	<b>Minimum Limits</b>
Umbrella/Excess Liability	<p>This excess policy must extend over the following coverages (if applicable)</p> <ul style="list-style-type: none"> <li>• Commercial General Liability</li> <li>• Directors' &amp; Officers' Liability</li> <li>• Sexual Misconduct Liability</li> <li>• Pastoral Counseling Liability</li> <li>• Employee Benefits Liability</li> <li>• Hired &amp; Non-Owned Auto Liability</li> <li>• Workers' Compensation Liability</li> <li>• Commercial Auto Liability</li> </ul>	<p>\$3,000,000</p> <p><i>(Congregations are strongly encouraged to obtain higher umbrella limits)</i></p>

<b>Workers' Compensation/Employers' Liability</b>	<b>Description</b>	<b>Minimum Limits</b>
Workers Compensation		As required by California law
Employers' Liability: Bodily Injury by Accident	Each Accident	\$1,000,000
Employers' Liability: Bodily Injury by Disease	Each Employee	\$1,000,000
Employers' Liability: Bodily Injury by Disease	Aggregate	\$1,000,000

<b>Commercial Automobile Liability</b>	<b>Scope</b>	<b>Minimum Limits</b>
<i>This policy is required only if the congregation owns an automobile.</i>	Bodily Injury Liability	\$1,000,000
	Property Damage Liability	\$50,000
	Uninsured Motorist Bodily Injury	\$1,000,000
	Underinsured Motorist	\$1,000,000
	Medical Payments	\$10,000

FURTHER RESOLVED, that the above schedules do not apply to The Episcopal Church in the Diocese of California (the Diocesan Corporation), The Episcopal Bishop of California (the Corporation Sole), Grace Cathedral (including the Cathedral School for Boys), to any school that is separately incorporated from a sponsoring parish, or to any Diocesan Institution, whose governing bodies are hereby reminded of their responsibility under Episcopal Church Canon I.7.1(h) and Diocese of California Canon 19.07 to maintain adequate property insurance coverage on all buildings and their contents as well as adequate liability coverage.

FURTHER RESOLVED, that this resolution supersedes any and all prior resolutions on this subject.

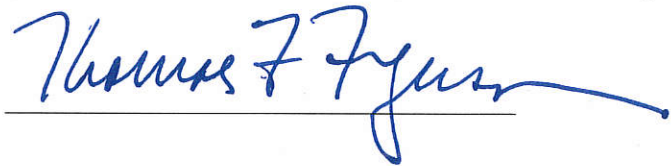
FURTHER RESOLVED, that the Finance Committee shall transmit a copy of this resolution to the Bishop, the Chief Financial Officer, the Treasurer, and the other officers of the Executive Council.

FURTHER RESOLVED, that the Chief Financial Officer or his or her designee shall promptly transmit a copy of this resolution to every parish and mission congregation, to Grace Cathedral, to every school that is separate incorporated from a sponsoring parish, and to every Diocesan Institution.

#### CERTIFICATION

I, Thomas F. Ferguson the undersigned Secretary of the Finance Committee of The Episcopal Church in the Diocese of California, a nonprofit religious corporation organized and existing under the laws of the State of California, hereby certify that I am the Secretary of the Finance Committee of the Corporation, that the foregoing is a full, true, and correct copy of a resolution duly passed by the Finance Committee of the Corporation at a meeting held on the day and at the place therein specified, and that the resolution has never been revoked, rescinded or set aside, and is now in full force and effect.

In witness whereof, I have hereunto set my hand and the seal of the Corporation this 9th day of November 2018.

A handwritten signature in blue ink, reading "Thomas F. Ferguson", is written over a horizontal line. The signature is cursive and extends to the right of the line.