



The Episcopal Diocese of Olympia

The Episcopal Church in Western Washington

www.ecww.org

MINIMUM STANDARDS OF PROPERTY AND LIABILITY INSURANCE AS OF DECEMBER 15, 2024

Per Canon 12, Section 1(f): Insurance on church buildings shall be adequate if it covers reasonable replacement value of the structures and protects against perils of fire and physical loss or damage including theft, vandalism, collapse, flood, and windstorm. The Finance Committee may establish minimum standards for such property insurance and for liability insurance and other customary insurance in the Diocese. It shall also have discretion to allow reasonable exceptions to those standards upon a showing of good cause by a Parish, Mission or other diocesan institution.

COMMERCIAL PACKAGE POLICY, minimum limits

Building and Contents	Insured to Replacement Value	
Commercial General Liability	Occurrence	\$1,000,000
	Aggregate	\$5,000,000
Pastoral Counseling Liability	Occurrence	\$1,000,000
	Aggregate	\$5,000,000
Hired and Non-Owned Auto Liability	Occurrence	\$1,000,000
	Aggregate	\$5,000,000
Employee Benefits Liability (EBL)	Occurrence	\$1,000,000
	Aggregate	\$5,000,000
Medical Payments		\$30,000
Sexual Misconduct Liability	Occurrence	\$1,000,000
	Aggregate	\$2,000,000
Crime/Employee Dishonesty	Occurrence	\$25,000
Directors' & Officer's	Occurrence	\$1,000,000
	Aggregate	\$3,000,000
Umbrella Policy (Excess Liability)	Occurrence	\$1,000,000

(If applicable, this excess policy must extend over Commercial General Liability, Directors' & Officers', Sexual Misconduct, Pastoral Counseling, Employee Benefits Liability, Owned Auto, Hired & Non-Owned Auto and Workers Compensation)

WORKERS' COMPENSATION / EMPLOYERS LIABILITY INSURANCE, as required by state law

Bodily Injury by Accident	Each incident	\$1,000,000
Bodily Injury by Disease	Policy limit	\$1,000,000
Bodily Injury by Disease	Each Employee	\$1,000,000

COMMERCIAL AUTOMOBILE LIABILITY, if church owes an automobile

Limit of liability	\$1,000,000
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NOTE: Parishes seeking a bid outside of the pool of policies by Church Insurance should choose an Insurance Company with an "A" rating to ensure that the insurance company has the resources to pay a claim during a catastrophic event. Such a choice will require approval by the Joint Finance Panel.