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SEXUAL MISCONDUCT LIABILITY COVERAGE

The #1 reason churches go to court is to defend allegations of sexual abuse of a minor

(source: Church Law & Tax Report)

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DIRECTORS & OFFICERS LIABILITY COVERAGE

Board members can be personally liable for church actions including:

- Careless operation of a church-owned vehicle
- Signing a contract without authority
- Improper use of church funds
- Employment discrimination or wrongful termination
- Failure to withhold payroll tax or classify staff as employees for tax purposes



INSURANCE PROTECTIONS

YOUR CHURCH NEEDS

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CHURCH SAFETY AND SECURITY LIABILITY COVERAGE

Church incidents involving deadly force are on pace to set a record high this year, with non-accidental deaths up 40 percent

(source: Carl Chinn, church security consultant)

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CYBER-LIABILITY COVERAGE

Churches are at risk of a data breach because of personal financial information kept on computers and servers.

79 percent of churches collect tithes online.

(source: State of the Plate 2016)

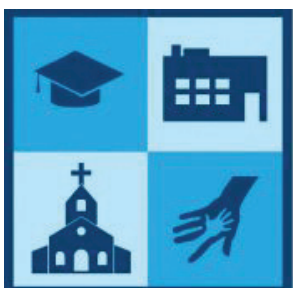
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RELIGIOUS FREEDOM OF EXPRESSION LIABILITY COVERAGE

68 percent of evangelicals worry that religious freedom will get more restricted in the next five years

This protects your ministry from any alleged religious discrimination claims based on your deeply held religious beliefs, doctrine, denomination, or worship. Our coverage goes beyond attorney fees, covering legal judgments and emotional injury claims as well.



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