

**Episcopal Church in Minnesota  
Faith Community Required Insurance Coverage  
Approved by Council 2011**

Canon I.7.1 (h) of the National Canons provides that: “All buildings and their contents shall be kept adequately insured.”

Required minimum coverage amounts are as follows:

COMMERCIAL PACKAGE POLICY, to include the following minimum limits:

- Buildings & Contents Coverage Insured to Replacement Value, “All Risk”
- Commercial Crime Minimum \$25,000
- Comprehensive General Liability Occurrence \$1,000,000  
Aggregate \$5,000,000
- Employee Benefits Liability (EBL) Occurrence \$1,000,000
- Medical Payments Each person \$15,000  
Occurrence \$60,000
- Sexual Misconduct Liability Occurrence \$1,000,000  
Aggregate \$2,000,000

DIRECTORS & OFFICERS (D&O) POLICY including the following liability limits:

- General Liability \$1,000,000
- Employment Practices Liability (EPL) \$1,000,000

WORKERS’ COMPENSATION POLICY

- Bodily Injury by Accident Each accident \$500,000
- Bodily Injury by Disease Policy limit \$500,000  
Each person \$500,000

UMBRELLA POLICY

- Excess over above minimum limits Occurrence \$1,000,000  
Aggregate \$1,000,000