

THERE'S AN

Eternal Difference

BETWEEN SCHOOL & CHRISTIAN SCHOOL

Insurance and Services for K-12 Christian Schools



BROTHERHOOD
MUTUAL®



Christian is *more*



than an adjective.

Christian excellence begins with your school.

The pursuit of greatness in Christian education takes commitment, strong faith, and perseverance. And creating a curriculum that combines academic rigor with discipleship creates unique risks.

We work with Christian school administrators every day and understand there is no one-size-fits-all approach to leading a school in the 21st century. As a specialist in Christian school focused insurance, our comprehensive approach custom-builds property and liability policies to help meet the specific needs of your school.

What's in a Brotherhood Mutual policy?

Each Brotherhood Mutual Christian school policy is a package of Property and Liability coverages. Brotherhood Mutual starts with property and general liability coverage, and your agent will help you select the additional coverage options that best meet your school's needs.

Property Coverage | Special Perils Form



- Aircraft and sonic boom damage
- Explosions, fire, and smoke damage
- Hail, lightning, and windstorm damage
- Riot/civil commotion, vandalism
- Sinkhole collapse, volcanic action
- Vehicle damage
- Sprinkler leakage
- Falling objects
- Glass breakage
- Weight of ice, sleet, or snow
- Water damage from a system or appliance
- All direct physical perils that are not specifically excluded in the policy

Liability Coverage



Brotherhood Mutual Property policies are packaged with General Liability Coverage.

GENERAL LIABILITY protects your organization, leaders, faculty and staff, appointed representatives, and volunteers against claims of bodily injury or property damage caused by negligent acts, errors, or omissions of your school or its representatives. Coverage includes:

- Bodily injury and property damage liability
- Products/completed works liability
- Medical payments coverage
- Fire legal liability

A Quick Note...

Excess and Surplus Coverage meets the unique needs of K-12 schools. Ask about solutions such as professional liability, earthquake, or flood coverage.

Excess and surplus line coverages are offered through Brotherhood Mutual Insurance Services, LLC, underwritten and provided by other outside carriers.

Curriculum Community Mission

It matters to us.

Providing a safe place for students to learn comes with hidden risks. Are you certain your school is protected with the right coverages designed for Christian education?

We've learned a lot about Christian organizations, including schools, over the past 100+ years, and we've put that knowledge to good use.

Our whole ministry approach includes innovative insurance, services, and risk management resources to help schools operate safely and effectively.

Superior School Credits



We provide credits to Christian schools depending on your level of involvement with accrediting organizations.

Diminishing Deductible



With our Diminishing Deductible, it pays to keep schools safe. For every two years a school goes without an accident, the school's deductible decreases (see policy for details).

The coverage descriptions in this guide are intended to help school leaders better understand Brotherhood Mutual's MinistryFirst® insurance program. They do not provide insurance coverage of any kind, nor do they modify the terms of any Brotherhood Mutual policy. All property and liability coverages are subject to conditions, coverage limits, limitations, and exclusions. For complete insurance coverage details, please refer to actual policy documents. Coverage for actual claims will be based on applicable policy documents applied to the individual facts of an actual claim event. Some coverages may not be available in all states.



PROTECT YOUR

Property, Budget, and Reputation

You can customize your insurance property package and general liability coverage with additional protections that meet your school's individual needs. We're committed to serving you by offering coverages designed to protect your Christian school, while also offering exceptional value to help you manage costs.





DESIGN YOUR **Property Protection**

From science labs to soccer fields, we offer a personalized approach to make sure you're covered. Here are some optional Property Coverages that can help. Your agent can introduce you to more and help you determine your perfect fit.



Educational Property Coverage Package protects athletic and school property, including bleachers, grass turf, and irrigation systems; personal property such as sports and musical equipment; devices such as laptops and projectors; and staff property when used for educational, musical, or athletic purposes.



Computer Coverage pays to repair or replace computer hardware or software damaged by a virus, computer hacking, or computer input error. It also pays for hardware or software damaged by perils such as fire, wind, and hail.



School Laboratory Equipment Coverage pays to repair or replace damaged laboratory equipment and supplies, such as chemicals, metals, biological organisms, burners, glassware, dispensers, and filtration devices.



Unmanned Aerial Vehicle/Drone Property Coverage pays to replace a drone damaged when used by the school as part of its operations.



Earnings Donations and Extra Expense Coverage pays actual loss of earnings (tuition, donations, etc.) and extra expense caused by a covered loss that interrupts the school's operations.



Broadened Valuation Form protects your budget at the time you need it the most – when unforeseen circumstances cause building costs to rise. It's additional protection after suffering a devastating loss.



Combined Ordinance or Law Enforcement Coverage pays for indirect costs stemming out of the enforcement of governmental ordinance, law, or code requirements on a combined basis for optional limits of increased building loss/value of undamaged portions, increased debris removal, and increased cost of construction.



Alternative Energy Equipment Coverage pays for breakdowns, physical damage, or contractual losses of covered alternative energy power generating equipment such as solar panels and wind turbines.



Equipment Breakdown Coverage covers property losses due to the failure of systems such as heating and cooling, sound, mechanical, electrical, or other equipment listed in the policy.



Flood Backup and Subsurface Water Damage Coverage provides a set of limits for your covered property if you sustain a direct loss due to water damage caused by a variety of sources.



Organizational Optional Theft Coverage offers coverage options for theft of money, securities, personal property, and building materials. You can also opt to include coverage for theft by electronic commerce under this endorsement.





CUSTOMIZE YOUR **Liability Protection**

The costs associated with a potential loss or lawsuit can devastate your school. Let us help you take steps to protect your school against the financial, emotional, and social toll of unexpected expenses. Here are some optional Liability Coverages that can help protect your school's budget and your reputation. Your agent can introduce you to more.



Educational Preparation Liability Coverage pays money a school owes a past or present student for financial damages or emotional injury caused by an accreditation error or substandard educational preparation of the student.



Religious Freedom ProtectionSM Coverage safeguards against emotional injury claims resulting from religious communications, belief-based enrollment and other decisions, religious activities, and discriminatory acts. Additional defense reimbursement addresses challenges to financing, accreditation, student financial aid, and student scholarships as a result of belief-based decisions.*

**Requires Religious Freedom Protection Coverage Educational Institution Extension.*



Legal Defense Reimbursement pays legal fees, costs, and expenses for law enforcement investigations and specified civil lawsuits not covered elsewhere in your policy.



Sexual Acts Liability Coverage protects your school from the financial consequences of a sexual misconduct or harassment claim while providing funds for the care of the victim.



Broad Scope Cyber Liability Coverage pays for defense costs and damages from computer use errors, data breaches, and e-commerce errors. Provides reimbursement for responding to a data breach, such as sending notifications, providing credit monitoring services, or hiring a PR firm for communication and reputation management.

Extended Broad Scope Cyber Liability Coverage is available for added data breach prevention or assistance services after an incident. The **e-Commerce** extension, if added to your school's policy, applies cyber liability coverage to robust e-commerce activities (school store or online fundraising activities).



Broad Scope Media Liability Coverage covers personal injury allegations (such as defamatory act, infringement acts, advertising violations, or breach of confidentiality or privacy) that result from your school's day-to-day communications, outreach efforts, and website activity.



Unmanned Aerial Vehicle Liability Coverage pays for property damage and injuries caused by a drone used by the school for its operations.



Directors and Officers Liability Coverage protects against financial damage claims based on wrongful decisions made by a schools' board members or trustees, administrators, and their spouses. A broad form endorsement is also available that covers employees, appointed persons, and volunteers engaged in leadership activities.



Teacher/Professor Governing Board Liability Coverage pays for bodily injury or property damage caused by the school's teacher or governing board member, arising out of teaching or leadership activities.



Academic Practices Emotional Injury Liability Coverage pays for emotional injury damages stemming from a school's evaluation, discipline, or graduation practices.



School Counseling Liability Coverage protects your school and specified individuals including school counselors, teachers, advisors, and principals, when allegations of emotional, bodily, or personal injury arise from counseling or advising students.



Educators Liability Coverage for Educational Independent Contractors extends liability coverage for educational independent contractors, such as substitute teachers, curriculum developers, or adjunct professors.



Supervision-Related Emotional Injury Coverage pays damages resulting from emotional injury claims relating to an alleged failure to properly supervise children or others who are participating in your school's operations. This includes claims that result from bullying, stalking, intimidation or non-sexual harassment, either in person or remotely.



Security Operations Liability Coverage increases medical payment and wage loss reimbursement limits for your school's emergency response personnel, extends coverage for designated crisis/safety/security team members on a primary basis, pays for damage to or loss of team members' security-related equipment, and pays for individual and family counseling for team members in the wake of an emergency response incident.



Traumatic Incident Response Coverage pays for expenses relating to a traumatic incident, such as an active shooter or sudden event that results in death or a life threatening injury and that is witnessed by others. It includes reimbursement for grief counseling costs, temporary facility rental, and security, legal, or public relations specialists hired to assist in your response. **Educational Institution Extension for Traumatic Loss** can be added to your policy and provides funds for grief counseling following the death or unexpected absence of a school leader, staff member, student, or appointed representative of the school due to a life-threatening injury.



*Covered expenses must be incurred within the time period specified in the policy forms. This information is a brief description of the important benefits and features of the Blanket Accident Medical Insurance underwritten by QBE Insurance Corporation (QBE) and made available in coordination with Brotherhood Mutual Insurance Company and Brotherhood Mutual Insurance Services, LLC. It is not a contract and does not provide insurance coverage of any kind, nor does it modify the terms of any Brotherhood Mutual policy. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth on policy form, BAM-03-1000 et seq. Any policy QBE offers to issue will be subject to the laws of the jurisdiction in which it is issued. QBE may (1) not be able to offer this coverage in all states and (2) elect at its sole discretion not to offer or quote any specific benefit amount or risk. Please contact your agent or local administrator for the availability of coverage in your state.



Accidents Happen

Kids are fearless, which makes accidents inevitable. Here are a few optional coverages that can help. Your agent can introduce you to more.



Accident Insurance – K-12 Schools* pays medical expenses for students injured attending school-sponsored and supervised activities, including summer recreational activities, and travel to and from covered activities, student-athletes participating in interscholastic sports tryouts, practice sessions, and games.*



Student Medical Coverage pays medical costs for students injured during general school activities, including physical education classes, recess, or incidental playground activities.



Broadened Student Medical Coverage pays medical expenses for students injured during general school activities, along with sports and other fitness activities. It also adds medical payments coverage for volunteer coaches, coaching assistants, game officials, and spectators injured during a school sporting or fitness activity.



Concussive Impact Liability Coverage pays damages for bodily injuries caused by concussive impact stemming from school activities.



Wage Loss Reimbursement Coverage pays lost wages up to \$3,500 per person in the event a parent, volunteer, or visitor is injured while on school property or at a school-sponsored event, regardless of fault or legal liability.

Study These Solutions

As the financial steward for your school, we know you are continually looking for ways to foster sustainability. Brotherhood Mutual embraces this goal by taking a whole-school approach, so you have access to affordable options that protect you as an employer and also benefit your employees. Here are a few coverages and services to get you started, .Your agent can introduce you to more.

Employment



Employment Practices Liability Coverage provides coverage for emotional injury, personal injury, or financial damages claims resulting from your employment related decisions. Applies to claims filed by job applicants or employees, past or present. If your school is sued for its employment practices, defense coverage is provided without reducing your liability limits, adding peace of mind.



Wage and Hour Claims Liability Coverage* protects your school against claims of emotional and personal injury or financial damages resulting from failure to compensate an employee in accordance with applicable local, state, and federal laws such as misclassification of exempt or non-exempt status or failure to properly pay overtime.

**Policyholder must purchase Employment Practices Liability Coverage for Wage and Hour Claims Liability Coverage to apply.*



Broad Form Employee Benefits/Fiduciary Liability Coverage pays legal costs to defend your school and its leaders from claims associated with the communication and administration of your employee benefits program, claims related to medical expenses because of an error in administering the program, and government penalties, taxes, fines, and sanctions (where permitted by law) because of a breach in managing benefit plan assets.



Administrator Accidental Death Benefit pays for funeral expenses, family necessities, salary of temporary replacement, and costs to recruit a permanent replacement if a key administrator dies from an accidental injury.

Human Resources



Workers' Compensation provides medical, disability, rehabilitation, and death benefits for employees in relation to work-related injuries or diseases specified by state law. Employers' Liability Insurance is included to protect you in the event someone sues your school in civil court as the result of an employee's job related injury or illness. (Not available in OH, ND, WA, and WY.) *Note: Bundle Workers' Compensation with MinistryWorks and you'll have free access to Pay-Go. You can use this feature to pay-as-you-go for your monthly premium.*



Employee Health Benefits — Brotherhood Mutual has formed strategic alliances with health benefits advisors. They help you offer individual health benefits options to your faculty and staff. Your employees will be able to choose the options that work best for them. The advisors keep everything organized, send a single monthly bill, and can auto-deduct premiums from payroll.

Payroll Services & HR Solutions

MinistryWorks® by Brotherhood Mutual is a leading provider of payroll and tax services for ministries including Christian schools. We believe in making payroll simple, fast, and affordable for your business office team.

Below are just a few of the benefits to switching to MinistryWorks. Learn more at ministryworks.com.



Personal Payroll Specialist

Each MinistryWorks school is paired with its own personal payroll specialist, who knows your business office team by name and knows your payroll inside and out.



Time and Attendance

The time tracking tool seamlessly integrates with your MinistryWorks payroll software, eliminating the need to flip back and forth between spreadsheets. Track and manage timecards, time-off requests, and accruals for all your faculty, staff, bus drivers, and coaches.

MinistryWorks®
by Brotherhood Mutual



Save Time

Run payroll in as little as 0 minutes. *Seriously.**



Save Money

You could save 20-50%[†] when switching.



Get It Right

Your personal payroll specialist will help you double check.

*Eligible customers may enroll in automatic payroll, which requires no additional action once operational.

[†]Based on 2020 comparison to competitors with similar services.

MinistryWorks, LLC is a subsidiary of Brotherhood Mutual Insurance Company.

Transportation



Non-Owned Vehicle Coverage pays for liability claims of bodily injury and property damage on an excess basis for borrowed or rented short-term vehicles. It also pays legal costs to defend your school and an authorized operator of the non-owned vehicle from claims associated with the operation, use, loading, or unloading of a non-owned vehicle (including a rented vehicle).



Commercial Auto Insurance provides many options to protect the vehicles your school owns:

- **Vehicle Liability Coverage** provides legal defense and liability protection for covered losses connected to the use of your vehicles.
- **Uninsured/Underinsured Motorist Coverage** protects your school if an uninsured/underinsured driver causes bodily harm to occupants of a school-owned vehicle.
- **Vehicle Medical Payments Coverage** protects vehicle occupants, other than employees, who may be injured in or through the operation of your school's vehicle.
- **Personal Injury Protection (No-Fault) Coverage** provides benefits as required by states that have no-fault laws.
- **Vehicle Physical Damage Coverage** applies to damages your insured vehicle sustains. Collision coverage is available as well as comprehensive coverage for non-collision situations, like theft.

Mission Work and Travel



Worldwide Liability and Medical Extension provides options to extend most liability and medical coverages of a Brotherhood Mutual policy for short-term mission and school-sponsored travel to anywhere in the world. It also includes expanded medical coverage for participant injuries or illnesses due to endemic disease, environmental factors, or foreign terrorism.

Coverage for extended foreign ministry operations can be provided as part of the Global Mission Protection program. Talk to your Brotherhood Mutual agent for additional information if you are interested in extending coverage for ongoing foreign operations and travel.



Faith Ventures® is here for when education or missions take you far from campus. Services include travel insurance such as medical group airfare, trip management tools, emergency evacuation, and 24/7 travel assistance.

Learn more at **Faithventures.com**.

Faith Ventures is a collaboration of Brotherhood Mutual and Fly For Good.



WE HELP YOU

Manage Risk

It's one thing to have the coverage you need when something goes wrong. It's another to be supported by an insurance provider that's dedicated to helping you avoid an incident altogether. These are just two of the ways we help your school operate safely and efficiently.



Ask Legal AssistSM

Risk management guidance that's timely, helpful, and FREE.
Brotherhoodmutual.com/Legal-Assist

Our in-house legal team developed Legal Assist as a free service to help Christian ministries and schools, whether a customer or not. Our Legal Assist team can help you:

- Understand your school's legal issues clearly.
- Find people or resources to resolve your school's legal issues.
- Find answers to general legal questions.



Explore the Safety Library

Free Resources for Christian Schools:
Brotherhoodmutual.com/Safety

Our online Safety Library houses hundreds of articles, checklists, sample forms, guidebooks, and webinars to help you guide and protect your school. And best of all, you have FREE access 24/7.

We cover topics related to safety and security, employment, buildings and grounds, transportation, contracts, emerging legal trends, background checks, weather and disaster prep, teaching your beliefs, and more.



Sign up for the School Safety News

This e-newsletter has valuable guidance about managing school liability and safety risks and you don't have to be a customer to receive it.

*Important information: Brotherhood Mutual is pleased to provide Legal Assist as a complimentary resource. The services we offer through Legal Assist are intended to provide general legal information to our current and prospective policyholders. The information we provide is intended to be helpful, but it does not constitute legal advice and is not a substitute for the advice from a licensed attorney in your area. Accordingly, no attorney/client relationship is created through this process, and no legal advice will be provided. We strongly encourage you to regularly consult with a local attorney as part of your risk management program.



Life is unpredictable.

That's why preparation and protection are so important.

The work your school is doing to prepare the next generation of leaders is paramount to the better future we all want to see. We would be honored to join you in building that future by helping you protect what matters most: your people, property, and reputation.



Insuring America's Christian Schools | brotherhoodmutual.com | 800.333.3735

Property & Liability Insurance | Commercial Auto | Workers' Compensation | Mission Travel Services | Ministry Payroll
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