

PROTECTING
THE GREATER
GOOD®



Protecting your purpose to help others find theirs

The right protection for YMCAs

The work you do in your community makes a difference. We share your commitment to serve and inspire others, which is why we're not a typical insurance company. For more than 125 years, we've made it our mission to protect yours. That protection goes beyond your people and property; we're also dedicated to protecting the purpose you serve in your community.



Customized coverage solutions

Protecting your people, facilities, programs and mission is important to you – and our number one goal. Choose the right coverage for your organization, with solutions that:

- ▲ Save you time and money compared to purchasing individual policies across multiple insurance carriers.
- ▲ Eliminate costly gaps or overlaps in coverage.
- ▲ Simplify your life with one point of contact for all policy questions and service needs.
- ▲ Provide convenient payment options and payment plans.

Your peace of mind

You can't focus on supporting your community if you're worried about insurance coverage. We offer tailored, customized coverage to help protect your people and property. Should you have a loss, our superior claims team will be there promptly to serve you with compassion and empathy - so you can get back to focusing on what matters.

Keeping your organization safe

Our experienced professionals know the unique risks you face and can help identify potential threats to your organization. In addition to trained staff, you have access to no-cost services, valuable safety resources and information, innovative safety technology and more, including:

- ▲ Discounted sexual abuse prevention resources, training and more through [Abuse Prevention Systems®](#).
- ▲ Discounted pricing for background checks on your employees and volunteers, motor vehicle reports and more from [Trusted Employees](#).
- ▲ Discounted access to a safety-focused fleet management and vehicle telematics program via [Azuga™](#), a Bridgestone Company.
- ▲ 24/7 nurse hotline for immediate medical advice for injured employees, through [Medcor®](#).
- ▲ Risk management support provided by our experienced specialists via in-person site visits and online through [Ask Risk Control Central](#).
- ▲ [Allergy and swimmer bands](#) to help keep people safe.
- ▲ Up-to-date information on pressing issues via the [Church Mutual blog](#).
- ▲ Assessments, checklists, resources and more designed to improve safety and increase awareness of potential losses.

Learn more about safety resources at churchmutual.com/safety and discover what our trusted partners have to offer at churchmutual.com/partnerservices.



Coverage options

General Liability. Provides coverage for your organization, employees and volunteers against claims of negligence.

- ▲ General Liability limits up to \$2M each occurrence/\$5M general aggregate.

Optional coverages:

- ▲ Catastrophic Violence Response Coverage (limits starting at \$50,000 per person).
- ▲ Abusive Behavior Coverage.
- ▲ Employee Benefits Liability.
- ▲ Legal Defense Coverage.
- ▲ Cyber Liability.

Professional Liability. Provides coverage for your organization and its professionals against liability resulting from errors and omissions while performing duties as a teacher, fitness instructor, personal trainer or other professional role while working with your clientele.

Management Liability. Protects your directors, officers, trustees, employees, volunteers and other elected members of your governing body against allegations of wrongful acts.

- ▲ Employment Practices Liability Coverage can also be included.

Sexual Misconduct. Provides liability protection for claims involving actual or alleged acts of sexual misconduct.

- ▲ Covers your organization, including members, officers, board members, employees and volunteers acting within the scope of their duties.
- ▲ Defense costs outside the limits.
- ▲ Innocent Party Defense Expense Coverage.
- ▲ Public Image Restoration Coverage.

Property. Provides coverage for your structure and personal property. Optional coverage for business income, extra expense, equipment breakdown, limited water damage and other causes of loss are available. Our proprietary property valuation process ensures your buildings and property are adequately insured, should the worst happen.

Commercial Auto. Provides comprehensive coverage for owned, leased, hired and non-owned autos used on behalf of your organization.

Umbrella. An umbrella liability policy is designed to protect your organization from large claims, providing higher limits of insurance for coverages such as General Liability, Professional Liability and Commercial Auto Liability with the option to extend the Sexual Misconduct Liability and Abusive Behavior Coverage into the umbrella for qualified organizations.

Workers' Compensation. Our workers' compensation insurance policy supports your organization's employees should they be injured during their employment.

Other Coverages We Offer.

- ▲ Crime.
- ▲ Inland Marine.



Protecting those who serve others

As a premier insurance carrier for nonprofit and human services organizations, public and private schools, universities and colleges, senior living communities and camps and conference centers, and the nation's leading insurer of houses of worship of all denominations, we are committed to protecting your organization from the unknown and unexpected ways life can unfold.

Church Mutual Insurance Company, S.I. (a stock insurer)¹ was founded in 1897 and provides policyholders with so much more than an insurance policy. More than 1,000 employees strive each day to help you reduce risk, prevent losses and resolve claims as efficiently as possible. We call it, Protecting the Greater Good®.

It's a philosophy that has helped us achieve:

- ▲ A strong financial rating of A (Excellent) from A.M. Best Company.
- ▲ The prestigious Ward's 50 Top Performing Property and Casualty Insurers award.
- ▲ A Top 10 ranking in the BenchmarkPortal Top 100 Call Centers.

We value everyone

Diversity, inclusion and belonging are core components of our culture and values. They are woven into the fabric of Church Mutual through our leadership, employees, business relationships and outreach programs. For more information on our commitment to diversity & inclusion, visit churchmutual.com/diversity.

Talk to us about your unique coverage needs today.

800-554-2642 | churchmutual.com/YMCA

This material may include only a general description of insurance coverages and does not include all terms, conditions, and limitations found in Church Mutual Insurance Company, S.I. ("Church Mutual") policies. The insurance policy, not any general descriptions of coverage that may be found in this material, will form the contract between the insured and Church Mutual®. Neither Church Mutual nor its employees, representatives, or agents shall be liable to any party for the use of any information of statements made or contained herein. NAIC # 18767; CA Company ID # 2867-0

S.I. = a stock insurer.

Additional information concerning A.M. Best ratings can be found at ambest.com.

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**Church
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INSURANCE