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December 8, 2014

Attn: Board of Trustees
Wisconsin Annual Conference of
The United Methodist Church
750 Windsor Street
Sun Prairie, WI 53590

RE: Coverage Through Church Mutual for Disaster Relief Volunteers

To Whom it May Concern:

I understand that you need something in writing explaining the coverage afforded by the Wisconsin Annual Conference of The United Methodist Church policy with Church Mutual for claims brought by or against the Conference disaster relief volunteers. Please accept this letter as a brief tutorial on what is available.

As you know, Church Mutual provides coverage to the Wisconsin Annual Conference office and participating member churches through a property and casualty group program. Our multi-peril policy provides protection for claims brought by or against volunteers as long as the alleged incident occurs while they are acting on behalf of the Wisconsin Annual Conference, and the claim in question is a result of their duties as the volunteer.

The available coverage includes medical payments for injuries to the volunteer. Medical payments is a no-fault benefit, meaning it is available to assist with medical bills regardless of whether liability or negligence is alleged against the Conference or its member churches. There is a specific limit of insurance applicable to medical payments coverage and it is currently \$15,000 per person or occurrence.

From a general liability perspective, I will point to the insuring agreement found in the policy and to the definition of "Who is an Insured."

The first part of the insuring agreement states, "We will pay those sums that the insured becomes legally obligated to pay as damages because of bodily injury or property damage to which this insurance applies." This means that Church Mutual will pay those sums that a court of law determines is appropriate because of negligence alleged against the insured. Coverage is limited to the monetary amount indicated on the policy (currently \$1,000,000 per occurrence with a general aggregate limit of \$3,000,000).

The definition of "Who is an Insured" includes the Conference office and participating member churches, their clergy and executive officers (but only with respect to their duties as such), as well as to their directors and trustees, etc. (but again, only with respect to their duties as such). The definition then includes specific statements regarding church members and volunteers. The policy states:

"Any of your members are insureds but only with respect to their liability for your activities or activities they perform on your behalf."

3000 Schuster Lane, P.O. Box 357, Merrill, WI 54452-0357

715.536.5577 800.554.2642 fax: 715.539.4650

www.churchmutual.com

National Customer Service Center: P.O. Box 505, Merrill, WI 54452-0505 800.554.2642 fax: 715.539.2938

Claims: P.O. Box 342, Merrill, WI 54452-0342 800.554.2642 fax: 715.539.4651

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The policy further states:

“Any person(s) who are volunteer worker(s) for you are insureds, but only while acting at your direction and within the scope of their duties for you.”

In summary, volunteers of the Wisconsin Annual Conference of The United Methodist Church have medical payments coverage available to them for their injuries that occur while they are acting on your behalf. Further, general liability coverage is provided to the Conference, their participating member churches, and the volunteers, but general liability coverage for the volunteers is available only with respect to their liability for your activities.

If you have any questions regarding this information, please do not hesitate to call me. Also, I must remind you that coverage for claims that actually occur will be determined at the time the claim is reported. I have not cited all policy terms and provisions that might apply to any given claim, and the facts of any given claim may change or alter the coverage afforded at the time of a loss.

Should any claims actually occur as a result of the disaster relief assistance provided the Conference, please be sure that the claims are reported immediately to the company.

In the end, we applaud the Conference for their efforts at providing assistance to those in need and stand ready to assist should we be called upon to do so.

Sincerely,

Matt Boyle,
Broker/Specialty Markets Operations Manager

cc: Lisa King
Peter Tesch
Kay Dee Lange
Butch Wiegel