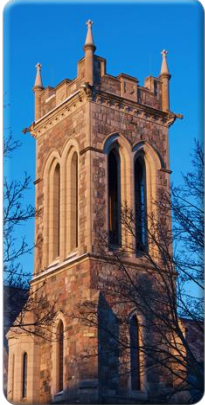




A Century of Service  
and Benefits for  
the Episcopal Church



## Session Four: Church Insurance



SummerSessions2020

# Session Four Presenters

## Church Insurance



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# Agenda

- **Cyber Insurance Coverage**
- **Reopening following COVID-19:  
Best Practices**



# Cyber Liability Coverage: Lloyds, London / NAS

Provides First- and Third-party Insurance for Covered Cyber Losses



First-party coverage insures for losses resulting from breaches of the policyholder's own data or lost income or for other covered harm to the policyholder's business resulting from a data breach or cyber-attack.

Third-party coverage insures for the liability of the policyholder to third parties — including clients and governmental entities — arising from a data breach or cyber-attack.

# Cyber Liability Limits: Lloyds, London / NAS

Liability Coverage	Liability Limit	Deductible
<b>Multimedia Liability</b>	\$250,000	\$1,000 each Claim
<b>Security &amp; Privacy Liability</b>	\$250,000	\$1,000 each Claim
<b>Privacy Regulatory Defense</b>	\$250,000	\$1,000 each Claim
<b>PCI DSS Liability</b>	\$250,000	\$1,000 each Claim
Non- Liability Coverage	Liability Limit	Deductible
<b>Breach Response Costs</b>	\$250,000	\$1,000 each Claim
<b>Voluntary Notification Costs Sublimit</b>	\$250,000	\$1,000 each Claim
<b>Proactive Privacy Breach Response Costs Sublimit</b>	\$250,000	\$1,000 each Claim
<b>BrandGuard®</b>	\$250,000	2-week waiting period
<b>Network Asset Protection</b>	\$250,000	\$1,000 each Claim 8-hour waiting period
<b>Cyber Extortion</b>	\$250,000	\$1,000 each Claim
<b>Cyber Crime</b>	\$ 25,000	\$1,000 each Claim

# Cyber Liability Risk Management

## Six Areas of Focus



## Cyber Liability: Claims Examples



Two computers were stolen from the church. The assigned Breach attorney determined that affected individuals had to be notified.

**Claim payments totaled \$1,833 for credit monitoring for affected individuals.**

You are encouraged to review the guidance provided by the U.S. Centers for Disease Control and Prevention (CDC) and the World Health Organization, as well as applicable state, local, and diocesan guidelines.

**In addition, following are some tips you are encouraged to follow:**



# Coronavirus: Safety Tips for Religious Organizations

## Prepare the Space for Church Members



- Discourage holding or shaking hands during services
- Limit the sharing of hymnals or bulletins
  - Distribute service information electronically before services or leave a stack of photocopies at entrance
- Provide disposable wipes and encourage congregants to wipe down the area where they'll be seated
- Supply alcohol-based hand sanitizer (with at least 60% alcohol content) to use before entering the worship space and participating in Communion
- Increase air circulation in the church with fans or open doors and windows, unless doing so puts children at risk

# Coronavirus: Safety Tips for Religious Organizations

## Encourage Social Distancing Between Congregants



- Ask church members over the age of two to wear face coverings
- Parishioners who don't share households should stay six feet apart (including Communion and sitting in pews)
- Tape or otherwise mark areas to provide a visual guide for keeping at least six feet apart
- Consider blocking off every other row of seating and limiting the number of people who may sit in each area
- Sanitize hands prior to Communion
- Clergy encouraged to wash hands with soap and water before the Eucharist

# Coronavirus: Safety Tips for Religious Organizations

## Spread the Word, Not the Virus



- Offer prayers for the sick, and ask ill congregants (and family members) to stay home—even if their symptoms do not match COVID-19 symptoms, which include fever, cough, and shortness of breath
- If you or others you know develop COVID-19 symptoms, prompt medical attention is strongly recommended
- Share that these precautions are being taken to prevent the spread of COVID-19
- Many behaviors are engrained, so offer reminders throughout services about changes to usual procedures, such as not holding hands

# Coronavirus: Safety Tips for Religious Organizations

## COVID-19 Resources

### Church Pension Group



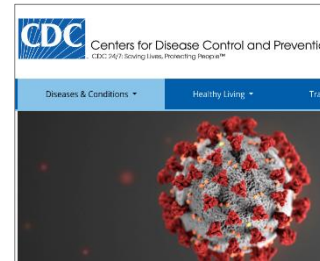
- COVID-19 resources available at [cpg.org](https://www.cpg.org)
- Updates from our CEO
- Webinars on finance, health and well-being

### Episcopal Relief & Development



- Printed resources for church bulletins
- Liturgical resources

### Center for Disease Control



- Information about symptoms, prevention, and transmissions
- Recommendations for communities of faith

### World Health Organization



- Updates and information on the latest developments regarding COVID-19

# Important Disclosures

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