

# THE FOURSQUARE CHURCH

## Foursquare Insurance Program 2022-2023 Handbook

Revised – July 28, 2022

**TO:** Foursquare National Insurance Program Members

**FROM:** Jonathan Phillips, Director of Aligned Businesses

**DATE:** June 1, 2022

**RE:** 2022.2023 Insurance Handbook

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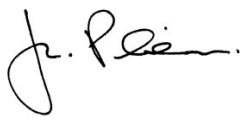
On behalf of our entire Insurance Team, I want to share our gratitude for your continued partnership with the Foursquare National Insurance Program. Our Team works diligently on an ongoing basis to provide your ministry not only quality insurance coverages at competitive rates, but to ensure a quality customer service experience whether you have a question pertaining to coverage, billing or if a claim should occur.

We are pleased to continue our broker relationship with the insurance professionals at Arthur J. Gallagher and are exceptionally pleased to announce the transition of our customer service and billing operations to the gifted and experienced team at Risk Program Administrators while Gallagher Bassett will continue to serve as our claim's adjustment team.

This collective Team operating under the oversight of the Insurance Committee of the Foursquare Board, have worked diligently over the past few months to provide this comprehensive Program Handbook to serve as a quick reference guide regarding the details of the Program and how it works.

As you review the attached materials, please be in touch if you have any questions, comments, or concerns. Our team is here to serve you.

In His service and yours,



## **Foursquare Insurance Customer Support Contacts**

**Foursquare Member Services:** Risk Program Administrators (a division of Arthur J. Gallagher) provides member services support for the Foursquare Insurance Program that includes all coverage and billing questions along with facilitation of the annual Coverage Census Survey and Worker's Compensation Audit.

**Phone – 833-813-5580**

**Email - [Foursquare.GGB@ajg.com](mailto:Foursquare.GGB@ajg.com)**

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**Foursquare Insurance Team:** The primary function of the Foursquare Insurance Team is to serve as the liaison between Foursquare and the Gallagher teams pertaining to the management of claims, updating of any changes to the status of churches, assisting with the renewal of policies and providing criminal background checks on church volunteers.

**Phone – 213-989-4408**

**Email – [Insurance@Foursquare.org](mailto:Insurance@Foursquare.org)**

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### **Claim Reporting:**

(Provided by The Network, on behalf of Gallagher Bassett, Third Party Administrator to the Foursquare Insurance Program)

**Claims Client # 005053**

**Phone – 844-297-0850**

**Email - [TNWCLAIMS@TNWINC.COM](mailto:TNWCLAIMS@TNWINC.COM)**

**After Hours Emergency Phone Number - 800-452-5452**

Claims related to Equipment Breakdown, Cyber, Foreign Claims, Terrorism or Accident/Activities, please be in touch with **Foursquare Member Services** as these claims are reported separately.

## **Certificate of Participation**

As a participant in the Foursquare National Insurance program, each church and school will receive a Certificate of Participation (COP) on an annual basis. COP are scheduled to be delivered to each church by email on or around June 1<sup>st</sup> each year.

The COP document is proof of coverage and participation in the Foursquare program. This document replaces a formal insurance policy document. As a member of the National Program, a separate insurance policy does not exist for each member.

COP include all pertinent information related to each church and school including the following:

- Property Schedule
- Descriptive data about each property
- Attendance for each church or school
- Payroll / Workers Compensation Data
- Auto Schedule, if applicable

If you have not received a copy of your COP or would like another copy, please be in touch with **Foursquare Member Services**.

## **Program Coverages**

\*Policy terms and conditions apply.

### **Property:**

Carrier: Foursquare National Program  
Policy Number: Various

Coverage Limits: Maximum per claim of \$50,000,000  
Property must be included in your COP to be insured  
Property Values, Content Values, Leasehold Improvements must be scheduled  
Detached structures, such as fencing and playground equipment may be insured, if scheduled

**Property of Others in Care, Custody, and Control** – maximum program coverage is \$5,000 unless reported and scheduled by church or school. Also subject to deductible.

Certain sublimits apply to property claims. For more information, please be in touch with Foursquare Member Services.

Property Exclusions include but not limited to the following:

- Earth Movement / Earthquake / Sinkhole
- Flood, A&V Zones
- Ordinary Payroll
- Extended Period of Indemnity
- Pollution/Contamination
- Asbestos
- Mold
- Nuclear, Biological or Chemical
- Communicable Disease

**Deductible** – See Deductible Section

**Claims** – Gallagher Bassett

### **Earthquake:**

Earthquake coverage is available under the Foursquare Program but is not included with current property coverages. Such coverage can be made available to any interested churches and subject to additional premiums. Please be in touch with **Foursquare Member Services** for more information.

### **Flood:**

Flood coverage for FEMA determined A & V Flood Zones (high risk zones) is excluded from the Foursquare program. Churches in A & V Zones should purchase NFIP (National Flood Insurance Program) flood policies with appropriate limits to insured church owned property. Limited flood coverage is provided for locations in non-high risk zones. For assistance of more information, please be contact **Foursquare Member Services**.

### **Equipment Breakdown:**

Coverage for boiler and machinery inspections and for loss due to mechanical or electrical breakdown of nearly any type of equipment, including photocopiers and computers. Coverage applies to the cost to repair or replace the equipment and any other property damaged by the equipment breakdown.

Carrier: Continental Casualty Company  
Policy Number: BM 6076083374

Coverage Limits: \$250,000,000 including Business Income, Extra Expense and Property Damage.

Major Exclusions including, but not limited to the following:

- Ordinance or Law
- Nuclear Hazard
- War or Military Action Water
- “Fungus”, Wet Rot and Dry Rot
- Underground Pipes

**Deductible** – Subject to Property Deductible

#### **Claims:**

Phone – 877-262-2727 Fax: 800-953-7389  
Email - [lossreport@cnaasap.com](mailto:lossreport@cnaasap.com)

### **Crime:**

Program offers crime coverage in the amount of \$50,000 for any claims related to Money & Securities, Forgery & Alterations, and Employee Dishonesty.

Carrier: Foursquare National Program  
Policy Number: Various

Coverage Limits: \$50,000 per claim

**Deductible** – See Deductible Section

**Claims** – Gallagher Bassett

**General Liability, Errors & Omissions (E&O), Director's & Officers (D&O), Employment Practices, Employee Benefits Liability, and Sexual Harassment Liability:**

Carrier:	Foursquare National Program	
Policy Number:	Various	
Coverage Limits:	General Liability	\$20,000,000
	E&O	\$5,000,000
	D&O	\$5,000,000
	Employment Practices	\$5,000,000
	Sexual Harassment	\$5,000,000
	Employee Benefit Liability	\$5,000,000

Coverages are offered on a Claims Made basis, subject to certain retro dates. Retro dates below apply to primary \$2m of coverage only, other retro dates vary by coverage level.

Employee Benefit Liability retroactive date – **5/1/2019**

E&O, D&O, EPL, Sexual Harassment retroactive date – **12/1/2007**

Major Exclusions incl. but not limited to the following:

- Communicable Disease Exclusion
- Violation of Communication or Information Law Exclusion
- Securities Exclusion
- Professional Services Exclusion
- Sexual Misconduct

**Deductible** – See Deductible Section

**Claims** – Gallagher Bassett

**Auto Physical Damage:**

The Foursquare Program offers physical damage for owned autos previously insured. Unless your vehicle is currently insured and receives an auto ID card, physical damage for owned autos should be placed with an outside insurance carrier.

### **Automobile Liability:**

Coverage for Auto Liability includes Owned, Hired, and Non-Owned automobiles.

Carrier: Foursquare National Program  
Policy Number: Various

Coverage Limits:	Owned	\$20,000,000
	Hired, Non Owned	\$1,000,000
	Medical Payments	\$10,000

Exclusions including, but not limited to the following:

- Nuclear Energy Liability Exclusion
- Auto Physical Damage
- Pollution

**Deductible** – See Deductible Section

**Claims** – Gallagher Bassett

### **Workers Compensation:**

Coverage Limits are subject to statutory requirements based upon State Law. Employer Liability is included for all Members.

Major Exclusions incl. but not limited to the following:

- Intoxication – Alcohol or Drug abuse
- Suicide
- Intentional Acts
- Bodily injuries occurring outside the US, its territories, or possessions.

**Deductible** – See Deductible Section

**Claims** – Gallagher Bassett



### **Cyber Liability:**

Cyber insurance covers your costs associated with data breaches and cyber-attacks including identify theft.

Carrier: Houston Casualty Company

Policy Number: H22NGP21475200

Coverage Limits: \$3,000,000 per occurrence/aggregate  
Sublimits Apply

Retro date: Full Prior Acts, knowledge date for any prior acts is May 1, 2022.

Major Exclusions including, but not limited to the following:

- War and Civil War Exclusion
- Asbestos, Pollution, and Contamination Exclusion
- Multimedia Liability
- Protection, Restoration, Re-establishment of reputation including Public Relations
- Cyber Crime Coverage
- Endorsement Nuclear Incident Exclusion
- Radioactive Contamination Exclusion

**Deductible** – See Deductible Section

### **Claim or Incident Notification:**

Phone – 888.627.8995

Email – [cyberclaims@tmhcc.com](mailto:cyberclaims@tmhcc.com)

### **Sexual Misconduct:**

Carrier: Lloyds of London

Policy Number: MR229100

Retro Date: May 1, 2003

- Knowledge of Perpetrator
- Adult Volunteers who have not been subject to Foursquare Background Check Procedures.
- Nuclear Incident Radioactive Contamination
- Sanction Limitation and Exclusion War and Terrorism

**Deductible** - \$0.00

**Claims or Incident Notification:**

If your organization has been notified of an allegation of sexual misconduct or abuse, received a summons related to any litigation matter, been contacted by an attorney, or a potential victim, immediately notify the following:

Foursquare Insurance Offices – 213-989-4435

Foursquare Legal Counsel – 213-989-4211

Any inquiries from news media related to a misconduct matter or any insurance related matter should be referred to the Corporate Legal counsel without comment.

If this involves an adult/minor, for more information please refer to the *Foursquare Child and Youth Protection Policy Manual*.

**Foreign Coverages:**

The Foursquare program offers certain coverages for church representatives who are traveling overseas. Coverages includes General Liability, Auto Liability, Auto Physical Damage, Voluntary Compensation, Employer Liability and Travel Accident and Sickness.

**For foreign coverages to offered, foreign travel must be reported to Foursquare Insurance Department and Foursquare Member Services in advance of travel beginning.**

For additional information about the coverages available, please be in touch with **Foursquare Member Services**.

### **Accident / Activities Policy:**

This policy is secondary to any other applicable group medical insurance. Policy insures for accidental/medical expenses for an injury to church members, including dependents and invited guests while taking part in a church-sponsored and supervised activity. This would include scheduled and non-scheduled sports. Coverage is extended while on the church's premises, as well as off site. No lost wages will be paid to the injured person.

Carrier: QBE Insurance Corporation  
 Policy Number: KHH000414

Coverage Limits	Volunteers	\$100,000 per injury
	All others	\$25,000 per injury
	Accidental Death	\$100,000
	Accidental Dismemberment	\$50,000
	Medical Evacuation & Repat.	\$50,000
	Coma & Paralysis	\$100,000

**First Medical treatment must be sought within 90 days of injury for claim to be eligible for coverage.**

**Benefit period is limited to 104 weeks from date of injury.**

Exclusions included but not limited to the following:

- Pre-existing condition
- Hernia
- Communicable Disease
- Intentional injuries

**Deductible:** \$0

**Claims:** Please contact **Foursquare Member Services** for claim form and information on reporting a claim.

## **Program Deductibles**

The following schedule provides program deductibles for covered losses, based upon the line of coverage.

### **Property:**

Church with Total Property values under \$250,000	\$1,000.00 per claim
Church with Total Property values greater than \$250,000	\$2,500.00 per claim

### **Hurricane / Named Windstorm:**

5% of affected buildings insured values for church located in Coastal, Cat exposed locations. \*\*If you are unsure if your property is located in a high risk Cat exposure area, please be in touch with **Foursquare Member Services**.

### **Liability:**

\$0.00 deductible

### **Workers Compensation:**

\$0.00 deductible

### **Cyber:**

\$0.00 deductible

### **Auto:**

\$2,500/\$2,500 per claim Comp/Collision

### **Crime:**

\$0.00 deductible

### **Accident / Activities Policy:**

\$0.00 deductible

## Certificate of Insurance

If the interested party to your church or school requests “evidence of insurance,” or to be named as an “additional insured”, a “certificate of insurance” (COI) needs to be requested.

The program includes two separate request forms, “property certificate” and “general liability certificate.” The request form can be provided in two ways:

1. Request by sending an email to [Foursquare.GGB@ajg.com](mailto:Foursquare.GGB@ajg.com) or by phone at 833-813-5580, option #1, or
2. Both forms can be found online at [www.foursquare.org/insurance](http://www.foursquare.org/insurance).

Some additional items to note concerning COI:

- Any additional correspondence or documentation provided by the requesting party or a copy of the rental agreement, lease or settlement papers, should be included with the request.
- Property transactions, including a month- to-month rental agreement, must be approved by the Board of Directors prior to requesting a certificate.
- Request forms can be completed in the PDF document or printed, completed and submitted by email.
- Please complete all fields on the COI request form. Any missing information will result in delays in the issuing of requested COI.
- All COI requests must be submitted in the church legal name including the 5 or 6-digit church ID code.
- COI requests should be submitted 72 hours before required. Every effort is made to have COI issued within 24 hours of completed request.
- **VEHICLE Proof of Insurance** – Please contact Foursquare Member Services at 833-813-5580.

## Foursquare Insurance Program Certificate of Liability Request Form



Please print in black ink. Fill in the information as requested. Attach a copy of any correspondence from the party requesting the certificate. The preferred method of issuing the certificate by the broker is by email. Please provide the information for both the organization and the requesting party.

**Foursquare Insurance Department approval is required for locations that are rented, leased, or purchased and are not listed on the church's insurance property schedule.**

NOTE: 1) All certificate requests are required to be submitted 72 hours prior to the deadline.  
2) If all the necessary information has not been provided, your request will be returned to you for further completion.

<b>Organization Information:</b>	<b>Today's date:</b> _____
Organization Legal Name: _____	Church Code #: _____
Contact: _____	Contact Phone No.: _____
Mailing Address: _____	
City: _____	State: _____ Zip Code: _____
Email Address: _____	FAX No.: _____

**Requesting Party (Certificate Holder):**

Company: _____	
Contact: _____	Contact Phone No.: _____
Mailing Address: _____	
City: _____	State: _____ Zip Code: _____
Email Address: _____	FAX No.: _____

**Remarks-Purpose of Certificate:**

Please check one box only: ☐ Additional Insured OR ☐ Evidence Only

Type of event or use of premises: _____
Physical Address of event: _____
Dates of the event: _____ Date Certificate Needed: _____
Additional Information: _____
Delivery distribution <input type="checkbox"/> Named insured <input type="checkbox"/> Certificate holder <input type="checkbox"/> Other: _____

Email to: [Foursquare.GGB@ajg.com](mailto:Foursquare.GGB@ajg.com) for questions please call 833-813-5580, dial 1 for certificates.

**For AJG Office Use Only:**

<input type="checkbox"/> Accepted <input type="checkbox"/> Denied	<b>Coverages needed</b> <input type="checkbox"/> General Liability <input type="checkbox"/> Workers' Comp <input type="checkbox"/> Auto Liability <input type="checkbox"/> D&O <input type="checkbox"/> Umbrella /Limit requested \$ _____ <input type="checkbox"/> Other: _____
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**Submit**

Revised 5/16/19

**Foursquare Insurance Program**  
**Certificate for Evidence of Property Insurance Request Form**  
**Buildings or Leased Equipment**



Please type or print in black ink. Fill in the information as requested. Attach a copy of any correspondence from the party requesting the certificate. The preferred method of issuing the certificate by the broker is by email. Please provide the information for both the organization and the requesting party.

**Foursquare Insurance Department approval is required for locations that are rented, leased or purchased, as well as contents valued at \$25,000 or more, that are not listed on the church's Insurance property schedule.**

NOTE: 1) All certificate requests are required to be submitted within 72 hours prior to the deadline.  
2) If all the necessary information has not been provided, your request will be returned to your for further completion.

<b>Organization Information:</b>		<b>Today's date</b> _____
Organization Legal Name: _____		Church Code #: _____
Contact: _____	Contact Phone No.: _____	
Mailing Address: _____		
City: _____	State: _____	Zip Code: _____
FAX No.: _____	Email Address: _____	

<b>Requesting Party (Certificate Holder):</b>		
Company: _____		
Contact: _____	Contact Phone No.: _____	
Mailing Address: _____		
City: _____	State: _____	Zip Code: _____
FAX No.: _____	Email Address: _____	

<b>Remarks-Purpose of Certificate:</b>	Please check one box only: <input type="checkbox"/> Loss Payee <input type="checkbox"/> Mortgagee	
Loan/Lease Number: _____	Property &/or	Equipment Value: _____
Property Address: _____		
Description of leased equipment: _____		
Serial Number: _____	Proof of General Liability Coverage: <input type="checkbox"/> Yes <input type="checkbox"/> No	
The equipment is for a special event: <input type="checkbox"/> Yes <input type="checkbox"/> No		Dates of the event: _____
Additional Information: _____		
Delivery distribution	<input type="checkbox"/> Named insured	<input type="checkbox"/> Certificate holder <input type="checkbox"/> Other: _____

Email to: [Foursquare.GGB@ajg.com](mailto:Foursquare.GGB@ajg.com) for questions please call 833-813-5580, dial 1 for certificates.

<b>For AJG Office Use Only:</b>	
<input type="checkbox"/> Accepted	<input type="checkbox"/> Denied
<b>Coverages needed</b> <input type="checkbox"/> Evidence of Property <input type="checkbox"/> Flood- Except Zones A & V <input type="checkbox"/> Crime <input type="checkbox"/> Builder's Risk <input type="checkbox"/> Other: _____	

**Submit**

Revised 5/16/19

## Background Checks

Background checks for employees and volunteers are a critical component of the Foursquare Insurance program and Children and Youth Protection programs. Please see the Child and Youth Protection Manual for more information and policies concerning background checks.

For any questions or assistance related to background checks, please be in touch with Yolanda Portillo at [yportillo@foursquare.org](mailto:yportillo@foursquare.org) or by phone at 213-989-4405.

For any questions or assistance related to background check invoicing or payments, please be in touch with Foursquare Member Services at [foursquare.ggb@ajg.com](mailto:foursquare.ggb@ajg.com) or by phone at 833-813-5580.



## Vehicles, Drivers, Volunteer Drivers and Private Vehicles

As organizations based on program and ministries, vehicles and drivers must be considered as part of our insurance program. It common for churches to host youth events that involves volunteer drivers using their personal vehicles for church activities.

As good stewards of our resources and concerned with the wellbeing of those we serve, a concern the safety of everyone participating in a church activity. Therefore, we recommend that every precaution be taken when considering the use of volunteer drivers.

The Foursquare Insurance Services department recommends the following guidelines:

1. The volunteer driver should not be younger than twenty-five (25) years of age.
2. The church should request a copy of the volunteer driver's motor vehicle record (MVR) prior to allowing any volunteer to drive for church activities. MVR can be requested through **Foursquare Member Services**.
3. The church should conduct a background check on the volunteer driver if minors are being transported.
4. The volunteer driver must provide proof of vehicle insurance. Recommended coverage limits are \$100,000/\$300,000/\$50,000, with a minimum of \$25,000 in medical pay per person.
5. Complete the "permit to volunteer use of private vehicle" shown on the next page for each volunteer driver.

NOTE: If the volunteer is to drive a church-owned vehicle, they must be added to the church's account prior to using the vehicle. Drivers are added to the church's program for owned autos by completing an MVR reported indicated in #2 above.

## Volunteer Use of Private Vehicle

Person using a privately owned vehicle to transport passengers for any church-sponsored event, minimum recommendations

### Insurance requirements:

One person bodily injury/aggregate bodily injury:	\$100,000/\$300,000 per accident	Property Damage:
	\$50,000 per accident	
Medical Payments:	\$25,000 per person, per accident	

### Passengers and Other Requirements:

The number of passengers to be transported in any one vehicle shall not be more than the legally permitted number of passengers deemed appropriate as determined by the number of working seatbelts.

Double-buckling is not permitted.

All passengers are required to wear a seatbelt at all times while the vehicle is in transit.

It is recommended that each church or school have volunteer drivers complete the attached form and retain copies of such on file.

## Foursquare Volunteer Drive Form

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Name of Driver: \_\_\_\_\_ Cell Phone #: \_\_\_\_\_

Drivers' License #: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Insurance Information:

Name of Insurance Company	
Policy Effective Dates	
Bodily Injury Limits	
Property Damage Limits	
Medical Payments	

Vehicle Information: Year: \_\_\_\_\_ Make: \_\_\_\_\_ Model: \_\_\_\_\_ License Plate: \_\_\_\_\_

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As a volunteer, I am responsible for the safe operation of my vehicle and the safe transportation of the occupants. In the event of an accident, my personal vehicle insurance is primary. My insurance company will be responsible for settling all claims and/or lawsuits in the event of an accident.

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Non-Foursquare Insurance Requirements (NFI):

Currently, Foursquare churches and schools have the option of obtaining insurance coverage external to the Foursquare National Program. However, each Foursquare church shall maintain adequate insurance on all church properties and activities. This obligation shall be the joint responsibility of the pastor and the members of the church council.

NFI insurance coverages must comply with the following requirements:

### Minimum coverage required by the ICFG Board:

Coverage	Minimum Coverage Limits
Property	100% Replacement Costs (RCV)
Earthquake	Not required, but recommended
Flood Coverage	Required if in A or V Flood Zone
General Liability	\$1,000,000 per Occurrence
Abuse & Molestation	\$1,000,000 per Occurrence
Workers Compensation	State Statutory Limits
Activities Coverage	\$10,000, On and Off Premise Coverage
Crime	\$10,000
Auto Liability	\$300,000/\$500,000
Director's & Officers	\$1,000,000
Employment Practices Liability	\$1,000,000

### Other Requirements:

- International Church of the Foursquare Gospel must be listed as **"Additional Insured."**
- ICFG is to be named **"Loss Payee"** on all property coverages.
- The policy needs an endorsement with **"Primary Non-Contributory"** wording.
- **Copies of all insurance policies** shall be filed with the insurance services department.
- **Advance notification** must be given to the insurance services department so that the Foursquare policy can be canceled in time to not overlap with the outside policy premium. A proposal must be sent to Foursquare insurance prior to binding with an outside carrier.
- **All auxiliary activities and programs** of the church shall be properly covered.
- The policies shall be placed preferably with A++ or A+ carriers, as listed in A. M. Best's insurance guide. Reciprocals or assessable mutual companies are not acceptable.
- **The first named insured is the "legal" name of the church** and not the slogan name. Or it can be the legal name dba the slogan name.
- Currently **State Farm Insurance** is not an approved carrier as their sexual misconduct coverage does not meet Foursquare requirements.

Please note that in order to be removed from the Foursquare insurance program, all the requirements stated above must be met. If the policies do not meet the requirements, the church will continue to be enrolled in the Foursquare insurance program and be expected to pay the monthly premiums.

In order for the insurance services department to determine if all of the requirements have been met, a copy of the complete policy must be submitted for review. In addition, if all the requirements have been met and the church is removed from the Foursquare insurance program, it is the church's responsibility to inform their insurance broker for the inclusion of additional insured requirements as listed below:

International Church of the Foursquare Gospel,  
3901 Foothill Blvd.  
La Crescenta, CA 91214