

# TPCI - Topa Premier Commercial Insurance

## Religious Institutions



### Eligibility Criteria

- Up to \$10M TIV per location; Up to 15,000 sq.ft; Up to 300 attendees per weekend
- Up to 10% sales/revenue may be religious publications or broadcasting
- Exterior stained glass windows with value up to \$10,000
- Operations with day care facilities are not eligible (including third party operations)
- Prefer facilities that are occupied daily for various functions, even if only for a few hours
- Other underwriting criteria may apply

Class Name	Eligibility
Faith Worship Center — Christian	Package
Faith Worship Center — Muslim	Package
Faith Worship Center — Jewish	Package
Faith Worship Center — Buddhist/Hindu	Package
Faith Worship Center — Convents/Monasteries	Package
Faith Worship Center — All Other	Package
Cemeteries and Crematories <i>*secondary class only</i>	Package

We look forward to your new and renewal submissions at [topaquotes@topa-ins.com](mailto:topaquotes@topa-ins.com)

# Coverages & Limits

Notable Property Coverages & Limits	Standard	Advantage	Advantage+
Building		Optional	
Business Personal Property		Mandatory	
Tenants Improvements and Betterments		Included with BPP or Specific Limit	
Business Income and Extra Expense (BIEE)		12 Months† (Actual Loss Sustained, Sublimit or Exclusion)	
Business Income Time Deductible (Waiting Period)	72 hours*	36 hours*	0 hours*
Business Income - Extended Business Income	60 days†*	90 days†*	120 days†*
Business Income - Ordinary Payroll Expenses		60 days†*	
BIEE - Civil Authority	4 weeks*	6 weeks*	8 weeks*
Business Income from Dependent Properties	5,000†*	10,000†*	25,000†*
Accounts Receivable - On/Off Premises	10,000† / 5,000	25,000† / 10,000	50,000† / 10,000
Building - Annual Increase (Inflation Guard)	2%†	4%†	6%†
Building - Tenant Obligation	Optional	10,000†	25,000†
Building Ordinance or Law (Demo and Increased Cost)	Optional	50,000†	100,000†
Contract Penalty	Not Available	10,000	25,000
Debris Removal		25% of Loss + 25,000	
Electronic Data	10,000†	25,000†	25,000†
Employee Dishonesty	Optional	10,000†	25,000†
Forgery or Alteration	2,500	5,000	7,500
Interruption of Computer Operations	10,000†*	25,000†*	25,000†*
Leasehold Interest	Optional	10,000†	25,000†
Limited Coverage for Fungi, Wet Rot or Dry Rot		15,000	
Lock and Key Replacement	Optional	10,000†	25,000†
Money and Securities - Inside/Outside	Optional	5,000† / 2,500†	10,000† / 2,500†
Newly Acquired/Constructed Property - BIEE/Days	Not Available	50,000 / 60 days*	100,000 / 90 days*
Newly Acquired/Constructed Property - Building/BPP	250,000 / 100,000	500,000 / 150,000	1,000,000 / 250,000
Outdoor Property - Various (Per item limit may apply)	Varies	Varies	Varies
Outdoor Signs	1,000†	5,000†	10,000†
Personal Property In Transit/Off Premises	5,000† / 10,000†	7,500† / 25,000†	10,000† / 25,000†
Pollutant Clean Up and Removal	10,000	10,000	25,000
Valuable Papers and Records - On/Off Premises	10,000† / 5,000	25,000† / 10,000	50,000† / 10,000
Water Back Up and Sump Overflow - Direct and BIEE	Optional	10,000†	25,000†
Notable Liability Coverages & Limits	Standard	Advantage	Advantage+
Available Occurrence Limits		500,000 / 1,000,000 / 2,000,000	
Available Aggregate Limits		1,000,000 / 2,000,000 / 3,000,000 / 4,000,000 / 6,000,000	
Damage to Premises Rented to You	50,000†	75,000†	100,000†
Medical Payments		Excluded or 1,000†	
Aggregate Limit of Insurance (Per Location)	Optional	Included	Included
Newly Acquired or Formed Organizations	Not Available	Included	Included
Pollution - Hostile Fire	Included	Included	Included

**Optional coverages include: (Property)** Alternative Key Systems – Reprogramming Costs, Blanket Limit, Computer & Funds Transfer Fraud, EQ Sprinkler Leakage, Equipment Breakdown, Fine Arts, Outdoor Signs – Non-Specified Premise, Spoilage and Utility Services; **(Liability)** Cyber Suite, Employee Benefits, Employment Practices (With or Without Third Party Violations), Hired & Non-Owned Auto, Liquor, Primary & Noncontributory, Waiver of Subrogation

† Higher limits are available \*Conditional to the main coverage/operation