



**AVOID  
CRITICAL  
COVERAGE GAPS**

Protect Christian Global Missions



**BROTHERHOOD  
MUTUAL®**

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This coverage description is intended to help ministry leaders better understand Brotherhood Mutual's MinistryFirst® insurance program. It does not provide insurance coverage of any kind, nor does it modify the terms of any Brotherhood Mutual policy. It is also important to note that some of the coverages described in this document may apply only to the broadened version of the particular coverage form discussed. For complete insurance coverage details, please refer to actual policy documents. Coverage for actual claims will be based on applicable policy documents applied to the individual facts of an actual claim event. Some coverages may not be available in all states.



## COVERAGE GAPS CAN COST YOU

Brotherhood Mutual Insurance Company offers property and liability insurance coverages designed specifically for Christian Mission Organizations. Choosing a company that understands your unique needs makes a difference today, but it also makes a crucial difference the day you file a claim.

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### It's time to ask your agent or broker:

#### *"Are we covered?"*

- Do coverages in your current domestic insurance program also apply broadly to situations and lawsuits in a foreign territory?
- Do you have the right coverage for legal fees and damages resulting from a lawsuit outside of U.S. borders?
- Does your policy cover long-term foreign ministry operations anywhere in the world?

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You may discover too late that your claim isn't covered at all, creating unnecessary hardships for your organization and its missionaries.

Every dollar you spend impacts your global mission. Since 1917, Brotherhood Mutual® has helped fill critical coverage gaps for Christian ministries. Our comprehensive approach custom-builds property and liability policies that you now can take anywhere in the world your mission takes you.



*You are called to advance the Kingdom  
and we are called to help protect you in that mission.*

As a mutual insurance company, we're not owned by shareholders, but rather by our policyholders—the global mission organizations, churches, schools, colleges, and other ministries we serve. Brotherhood Mutual is focused on helping Christian organizations and ministries in their global mission to protect each other.



# GLOBAL MISSION PROTECTION

Global Mission Protection allows you to take your Brotherhood Mutual ministry-specific liability coverages with you anywhere in the world. Protect your foreign ministry operations with specialized foreign liability coverages backed by the services and support of leading global insurance services providers.



## MinistryFirst®

A Brotherhood Mutual policy with its broad range of ministry-specific liability coverages.

+



## Worldwide Liability and Medical Extension

A coverage endorsement that extends MinistryFirst liability coverages to include long-term foreign ministry operations anywhere in the world.

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## Foreign Commercial Package Policy

A foreign commercial package policy with the support and services of Generali Group, a global leader in providing insurance and assistance.

**Global Mission Protection** from Brotherhood Mutual provides the peace of mind you need when operating in a foreign country. Whether you have a school, long-term missionaries, or other foreign operations, know you're protected for the most comprehensive range of covered losses with Brotherhood Mutual's new Global Mission Protection program.

## Critical Coverages for Global Outreach

Brotherhood Mutual's Global Mission Protection delivers optional coverage for short-term and long-term (more than 60 days) international missions.

- Allows you to extend most MinistryFirst policy liability coverages for ongoing foreign operations, including:
  - sexual acts liability
  - employment practices liability
  - detention/imprisonment
  - religious freedom protection
  - cyber liability
  - other ministry-specific coverages
- Provides additional coverages for foreign trips and operations, including:
  - short-term endemic disease medical payments
  - short-term trip terrorism-related trip interruption
  - death benefits for leaders
  - foreign operations image restoration
- Provides coverage for claims and suits filed anywhere in the world against your ministry.
- Offers foreign voluntary workers' comp coverage options.
- Comes with 24/7 access to foreign emergency assistance and services.

Foreign commercial package coverages are offered by Brotherhood Mutual Insurance Services, LLC and underwritten by N2G Worldwide Insurance Services, LLC, with related services provided by Generali Global Assistance. The Generali name and logo are trademarks of Assicurazioni Generali S.p.A. and used with permission. The coverage description is intended to help ministry leaders better understand Brotherhood Mutual's Global Mission Protection program. It does not provide insurance coverage of any kind, nor does it modify the terms of any Brotherhood Mutual or Generali policy. For complete insurance coverage details, please refer to actual policy documents. Coverage for actual claims will be based on applicable policy documents applied to the individual facts of an actual claim event. Some coverages may not be available in all states.

# WORLDWIDE LIABILITY & MEDICAL EXTENSION PROTECTION

INCLUDING FOREIGN DETENTION & IMPRISONMENT



## WHAT IT COVERS

Extends most liability and medical coverages in your MinistryFirst policy to cover you organization and its covered representatives and travelers. Extends coverage for claims and suits filed anywhere in the world related to short-term ministry activities.

You also have the option to extend most liability and medical coverages included in your MinistryFirst policy for long-term foreign mission operations.\* This can include sexual acts liability, employment practices, detention/imprisonment, religious freedom, and other customizable protections in your policy.

### Examples

- » Paying for an overseas volunteer's medical bills after contracting malaria
- » Defending a missionary against a belief-based emotional injury claim in a foreign country
- » Assisting a ministry leader in a foreign country who has been detained for sharing the Gospel

## Coverage Factors to Consider

*Is your mission organization covered for:*

- » Liability suits filed in foreign countries, not just in the U.S.?
- » Costs required to defend your organization if it's sued outside of the U.S.?
- » Medical payments for a participant's injury or illness due to endemic disease, environmental factors, or foreign terrorism?
- » Alleged sexual acts and employment practices occurring overseas?
- » Costs related to managing your organization's reputational risk?
- » Limited worldwide kidnap and extortion or a terrorism-related travel interruption?

**ASK YOUR AGENT OR BROKER** whether your current policy applies to lawsuits in foreign territory, and whether the coverage applies to both short-term travel and ongoing foreign operations.

*\*Requires purchase of a foreign commercial package policy from a carrier approved by Brotherhood Mutual.*

# RELIGIOUS FREEDOM PROTECTION<sup>SM</sup>



## WHAT IT COVERS

Pays damages and legal fees for claims related to discriminatory acts and belief-based communication, decisions, and activities. Provides protection for your covered representatives, staff, and volunteers in connection with your organization's operations.

### *Examples*

- » Refusing to license a missionary on theological grounds
- » Adhering to your missions' policy for baptismal criteria
- » Limiting the use of your facility to certain groups

## Coverage Factors to Consider

*Is your mission organization covered for:*

- » More than just attorney fees (legal judgments, as well)?
- » Claims based on emotional injury, if no related bodily injury is alleged?
- » Defense of claims brought by a government agency, as opposed to a civil lawsuit filed by individuals?
- » Costs associated with defending your organization's tax-exempt status?
- » Costs required for your organization to file a declaratory judgment action to protect your rights?

**ASK YOUR AGENT OR BROKER** whether your current policy includes broad domestic Religious Freedom Protection<sup>SM</sup> Coverage for your organization, and whether the coverage also applies to situations and lawsuits in foreign territory.

# SEXUAL ACTS LIABILITY PROTECTION



## WHAT IT COVERS

Pays for the financial consequences of bodily, personal, or emotional injury for claims of sexual misconduct or sexual harassment against your organization. The coverage also provides funds for the care of the victim and defends your organization and its leaders, workers, and volunteers against false claims.

Sexual Acts Liability Coverage\* is available to cover short-term trips and on-going operations outside of the U.S.

### *Examples*

- » Allegations of sexual misconduct against an organization employee
- » Errors in making a report of child sexual abuse
- » Lawsuits from improper supervision of a convicted sex offender

## Coverage Factors to Consider

*Is your mission organization covered for:*

- » Damages your organization and other innocent insureds incur because of intentional sexual acts committed by an employee or volunteer?
- » Costs associated with defending an innocent mission worker against allegations of sexual misconduct?
- » Claims against your organization for failure to properly supervise a convicted sex offender while on your premises?
- » Claims against your organization for improper reporting of child sexual abuse?

**ASK YOUR AGENT OR BROKER** whether the **Sexual Acts Liability Coverage** for your organization and its workers **extends to cover situations and lawsuits in foreign territory.**

*\*Requires purchase of the Worldwide Liability & Medical Extension. Coverage for extended foreign ministry operations can be provided as part of the Global Mission Protection program.*



# LEGAL LIABILITY DEFENSE REIMBURSEMENT



## WHAT IT COVERS

Pays for legal defense costs associated with a lawsuit, administrative proceeding, or law enforcement inquiry not otherwise covered by your policy.

### *Examples*

- » Lawsuit for breach of contract
- » Defense costs associated with a criminal investigation of a leader
- » Costs to defend against a lawsuit seeking injunctive or equitable relief, such as a “cease and desist” order

## Coverage Factors to Consider

*Is your mission organization covered for:*

- » Defense costs for lawsuits not otherwise covered under the policy?
- » Legal expenses associated with a police investigation or criminal prosecutions directed toward insureds?
- » Defense costs associated with a lawsuit or administrative proceeding filed against your organization involving a contract dispute?

**ASK YOUR AGENT OR BROKER** whether your current policy includes broad domestic **Legal Liability Defense Reimbursement Coverage** for your organization, and whether the coverage also applies to **detention or imprisonment in foreign territory**.

# EMPLOYMENT PRACTICES LIABILITY PROTECTION



## WHAT IT COVERS

Pays for legal defense costs and damages for emotional injury, personal injury, or financial damage for covered claims resulting from employment decisions made by past or present leadership and employees.

### *Examples*

- » Improper hiring, training, promoting, supervising, discipline, and termination of an employed missionary
- » Failure to protect the personal information of employees
- » Breach of an employment contract with foreign workers

## Coverage Factors to Consider

*Is your mission organization covered for:*

- » Claims of emotional injury or alleged discrimination?
- » Alleged character defamation claims by an employee, foreign missionary, or job applicant?
- » Sexual harassment alleged by your U.S.-based or foreign-based workers?
- » Decisions involving employee promotion or placement?

**ASK YOUR AGENT OR BROKER** whether your current policy includes broad domestic **Employment Practices Liability Coverage** for your organization and whether the coverage also applies to **employment decisions in foreign territory**.

# DIRECTORS AND OFFICERS LIABILITY PROTECTION



## WHAT IT COVERS

Pays for financial damages caused by alleged wrongful leadership activities of the organization and its leaders.

### *Examples*

- » Negligently selecting a contractor or vendor
- » Failing to preserve tax-exempt status
- » Leadership decisions that result in financial damage to others

## Coverage Factors to Consider

*Is your mission organization covered for:*

- » Individuals who make leadership decisions on behalf of your organization, even if they aren't officers or directors?
- » Employees and volunteers as they take on leadership activities to benefit your organization?
- » Leaders' spouses, when they undertake any leadership activity on your organization's behalf?
- » Occurrence-based claims—claims that occur while your policy was in effect, regardless of when they were reported to you?

**ASK YOUR AGENT OR BROKER** whether your current policy includes broad domestic **Directors and Officers Liability Coverage** for your organization, and whether the coverage also applies to situations and lawsuits in foreign territory.

# SECURITY OPERATIONS LIABILITY PROTECTION



## WHAT IT COVERS

Claims against your organization, its leaders, and security team members when enforcing your security policy or weapons policy.

### *Examples*

- » Responding to a violent attack against your organization or individuals
- » A volunteer security team member injured in a struggle who requires medical attention
- » Restricting people from carrying weapons on organization property

## Coverage Factors to Consider

*Is your mission organization covered for:*

- » Damage to security team members' personal equipment while responding to an incident?
- » Emotional injury claims resulting from your organization's security operations, even in the absence of bodily injury?
- » Personal injury and emotional injury damages resulting from enforcement of security policies?
- » Medical expenses, including funeral and burial costs, for security team members injured during an emergency response incident?
- » Broadened wage loss reimbursement and counseling for security team members?

**ASK YOUR AGENT OR BROKER** whether your current policy includes broad domestic Security Operations Liability Coverage for your organization, and whether the coverage also applies to security breaches and lawsuits in foreign territory.

# TRAUMATIC INCIDENT RESPONSE<sup>SM</sup> PROTECTION



## WHAT IT COVERS

Pays for medical expenses, broadened wage loss reimbursement, and individual counseling expenses to help those who witnessed or were victims of a traumatic incident. Reimburses costs for a temporary facility, and a public relations specialist and legal counsel to assist in your response.

### *Examples*

- » Responding to a violent event on your property that causes death or life-threatening injury
- » Responding to a traumatic incident that occurs during your activity or events
- » Counseling needs arising out of responding to a hostage situation or suicide

## Coverage Factors to Consider

*Is your mission organization covered for:*

- » Individual counseling costs associated with an insured's emotional injury?
- » Expenses related to renting temporary facilities, retaining professional counselors, and hiring security after a traumatic incident?
- » Costs to hire lawyers to help your organization respond to the media, victims' families, and law enforcement inquiries?
- » Costs to hire a professional public relations specialist or firm?

**ASK YOUR AGENT OR BROKER** whether your current policy includes broad domestic **Traumatic Incident Response<sup>SM</sup> Coverage** for your organization, and whether the coverage also applies to situations and lawsuits in foreign territory.

# COUNSELING LIABILITY PROTECTION



## WHAT IT COVERS

Pays for claims of bodily, emotional, or personal injury against your organization, its pastors, lay counselors, employees, and volunteers in relation to a counseling act undertaken on your organization's behalf.

### *Examples*

- » Injury caused by sharing confidential information from a counseling session
- » Emotional injury caused by counseling an individual beyond the counselor's capacity
- » Missionary counseling activity

## Coverage Factors to Consider

*Is your mission organization covered for:*

- » Emotional injury claims in the absence of any physical injury?
- » Employees and volunteers providing lay counseling on your organization's behalf?
- » Costs associated with providing outside counseling on behalf of an individual first counseled by your organization who alleges emotional injury?

**ASK YOUR AGENT OR BROKER** whether your current policy includes broad domestic **Counseling Liability Coverage** for your organization, and whether the coverage also applies to **mission-based counseling in foreign territory**.

# ADDITIONAL COVERAGES TO HELP PROTECT YOUR MISSION WORK



## Does your organization's insurance policy include the following:

### **ACCIDENTAL DEATH BENEFIT FOR LEADERS**

Provides a monetary benefit to a designated beneficiary if a full-time clergy member dies as a result of a physical injury caused by an accident, on or off the job, even if life insurance coverage applies. Includes funeral expenses, family necessities, and salary and costs associated with filling the position following the grieving period.

### **CYBER LIABILITY**

Cyber liability coverages pay for property damage, financial damage, or emotional injury claims resulting from your activities related to computer use and electronic data. Our solutions include optional support from CyberScout® to provide proactive breach preparation, breach response services, and more.

### **EARNINGS AND DONATIONS AND EXTRA EXPENSE**

Covers actual loss of earnings (tuition, donations, etc.) and extra costs caused by a covered loss that interrupts the organization's operations.

### **UNMANNED AERIAL VEHICLE/DRONE COVERAGE**

Pays for damage to property of others, bodily injury, and personal injury caused by a drone flown for the organization's purposes. Unmanned Aerial Vehicle Property Coverage covers damage to an organization-owned drone and its associated equipment.

### **MEDICAL PAYMENTS COVERAGE**

Applies to most individuals, other than employees, who sustain bodily injury on property your mission organization owns or rents, or bodily injury resulting from your operations or activities.

### **NON-OWNED VEHICLE COVERAGE**

Provides liability protection and legal defense for bodily injury and property damage claims connected to the use of borrowed or short-term rented vehicles.



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