

**New York Annual Conference
Minimum Insurance Coverages
For Local Churches**

Property

Buildings	Replacement Cost 100%
Contents	Replacement Cost 100%

Liability

Per Occurrence	\$1,000,000	
General Aggregate	\$2,000,000	
Directors & Officers	\$1,000,000	Per occurrence
Pastoral Liability	\$1,000,000	per occurrence
Sexual Abuse & Molestation	\$1,000,000	per occurrence

Automobile

Liability	\$1,000,000
Uninsured Motorist Cov.	\$1,000,000
Non Owned & Hired Auto	\$1,000,000

Workers Compensation

Employers Liability	\$500,000	each occurrence
Each Accident	\$500,000	
Each Employee	\$500,000	

Note: all churches are covered under NYAC Insurance Program for workers compensation. Local churches do not need to secure their own workers compensation coverage. All local churches that secure their property and casualty separately from the NYAC must add The New York Annual Conference as an additional insured. Limits and coverages in excess of those recommended above are encouraged. These are the minimum requirements. Local churches that do not utilize the conference insurance program shall provide a certificate of liability insurance (Acord 25) and an evidence of property coverage (Acord 28) to the conference office to the attention of Insurance Committee.