

PROTECTING OUR CHURCHES

Renovation and New Construction

Is your church planning a renovation or addition to your existing building? Before your church begins this project, you'll want to be sure the proper insurance is in place.

Q Do we need a separate policy?

A Not if your church is insured with UCIG's church program. For our members, an endorsement can be added to your current coverage adding the Builders Risk or Course of Construction coverage.

Q What do we need to collect from the contractors we are working with?

You will need to collect a certificate of insurance from the contractor. This certificate should name your church as an additional insured on the general liability policy. The limit of liability should be at least \$1,000,000 per occurrence. Verify the contractor's workers' compensation insurance is in force. You should also request a performance bond from the contractor. This will guarantee the performance and completion of the job.

Q What type of information is required to add builders risk coverage?

A You will need to provide to the Heffernan Insurance Brokers the following information:

- ✓ Start Date
- ✓ Estimated completion date
- ✓ Square footage
- ✓ Construction type, i.e.; frame, masonry
- ✓ Number of stories
- ✓ Value of building and contents
- ✓ Copy of final contract

Q What is covered under our policy for the church?

A Coverage is provided for the building as it is being built. Coverage excludes theft of materials which are not an integral part of the building at the time of the loss. When the building is completed, the church should notify **Heffernan Insurance Brokers**. The new construction site will then be added to the church's property coverage through an endorsement.