

Appendix:

North American Division

Working Policy

Edition 2020 - 2021

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S 60 10 Minimum Limits of Liability Insurance—Minimum limits shall be defined:

General Liability US \$3,000,000 per occurrence with a reasonable annual aggregate limit no less than \$10,000,000
Commercial Auto Liability \$3,000,000 per occurrence
Garage Liability \$3,000,000 per occurrence
Excess Liability \$97,000,000²⁵ per occurrence

Executive Risk: Directors and Officers Liability \$25,000,000 per loss and annual aggregate with \$50,000 deductible
Fiduciary Liability \$10,000,000 per loss and annual aggregate with \$25,000 deductible
Employee Dishonesty \$3,000,000 per loss and annual aggregate with \$1,000 deductible
Misc. Professional Liability \$1,000,000 per loss and annual aggregate with \$25,000 except notaries \$10,000 deductible

Trustees Errors and Omissions \$1,000,000 per loss and \$4,000,000 annual aggregate with \$50,000 deductible

Aircraft Liability \$50,000,000 per occurrence with no per passenger limit²⁶

Non-owned Aircraft Liability \$50,000,000 per occurrence with no per passenger limit

Publishers and Broadcasters Liability \$3,000,000 per occurrence and annual aggregate

Employment Practices Liability \$3,000,000 per occurrence

Outside Directorship Liability 10,000,000 per loss and annual aggregate with \$25,000 deductible

Workers' Compensation statutory limits Employers' Liability \$3,000,000 per occurrence

Hospital Professional Liability \$50,000,000/\$100,000,000 per occurrence²⁷ annual aggregate

*(Office of General Counsel confirmed that this policy is referring to Attorneys who are **not** SDA Church employees)*

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S 60 32 Miscellaneous Professional Liability—1. Denominational organizations shall participate in the North American Division Master Policy for professional liability insurance on clergy, educators, notary publics, internal auditors, accountants, and attorneys who are employees of the denominational entity while acting within the scope of their assigned duties.

2. Trustees Errors and Omissions Insurance shall also be carried on all trust officers employed by the denominational entity as approved by the NAD Risk Management Committee.

3. All attorneys who are hired or retained by denominational entities shall be required to maintain errors and omissions liability insurance with minimum limits of \$1,000,000. Evidence of coverage should be provided to the organization prior to the commencement of their service.

*(Office of General Counsel confirmed that this policy is referring to Attorneys who **are** SDA Church employees)*

S 65 10 Errors and Omissions Liability—All attorneys who are engaged or retained by denominational entities located in North America shall be required to maintain errors and omissions liability insurance with minimum limits of US \$3,000,000. Evidence of coverage should be provided to the organization prior to the commencement of their service. Divisions other than the North American Division are to determine insurance limits under the errors and omissions coverage that are appropriate for their territories.