



UMI INSURANCE TIP SHEET

BUILDING PROJECTS

United Methodist Insurance's only mission is protecting the property and ministries of The United Methodist Church. Our service provider Church Insurance Agency Corporation (CIAC) would like to make the following recommendations regarding building projects:

- All areas should be adequately illuminated.
- Store all tools safely when not in use.
- All workers should wear proper eyewear protection.
- The construction area should have proper fencing.
- Ladders should be clean and free of oils to prevent slippage and equipped with non-slip feet.
- When signing a contract, avoid adding the contractor to the church policy as an insured.
- All contractors working at the site should provide the church with a certificate of insurance.
- The church should not waive its right of subrogation (losing your right to recover the amount of a claim caused by a third party)
- In addition to purchasing Builders Risk (property insurance) for the project, it is advised that the church purchase Owners Protective Liability (casualty insurance).

When added to your policy, the builders risk coverage offered by United Methodist Insurance reads as follows:

"We cover direct physical loss caused by a covered peril to buildings and structures while in the course of construction, erection or fabrication."

When also added to your policy, the owners' protective liability coverage reads as follows:

"We pay all sums which the insured becomes legally obligated to pay as damages due to bodily injury or property damage to which this insurance applies... arising out of:

- 1. Operations performed for you by the designated contractor at the location specified on the declarations, or*
- 2. Your acts or omissions in connection with the general supervision of such operations."*

We hope that the information provided here will help your church to have a safe and successful project. Should you have additional questions or concerns, please contact CIAC at (800) 293-3525.

Information and descriptions of policies and services are provided solely for general informational purposes and are not intended to be complete descriptions. For complete details of coverage, including exclusions, limitations and restrictions, the actual policy or certificate shall govern.



United Methodist Insurance

Property & Casualty Coverage for Your Ministry

THE UNITED METHODIST CHURCH

Enrollment Center **855-606-6505**
Service Center **800-293-3525**
www.uminure.org