



# MinistryFirst<sup>SM</sup> Commercial Multi-Peril Insurance Coverage Summary

These are your policy's Declarations.

Amended Effective Date: 03/11/2022

See Policy Change History

## Christ Temple Pentecostal Church DBA Victorious Life Church

3400 Paseo Blvd  
Kansas City, MO 64109

**Policy Number 24M5A0483451**  
Brotherhood Mutual Insurance Company  
Print Date: March 11, 2022  
Policy Period: 11/21/2021 at 12:01 a.m. to 11/21/2022 at 12:01 a.m.

**800-837-5127**  
**American Church Group-Kansas 0536-003**  
278 Fairlane Dr  
Louisburg, KS 66053-4598

Contact your agent with your customer service questions, including updating your policy or reporting a claim.

[www.brotherhoodmutual.com/payonline](http://www.brotherhoodmutual.com/payonline)  
For your convenience, you can make premium payments online.

NAMED INSURED	Christ Temple Pentecostal Church DBA Victorious Life Church
POLICY NUMBER	24M5A0483451
POLICY PERIOD	11/21/2021 at 12:01 a.m. to 11/21/2022 at 12:01 a.m.

## Key Facts About Your Policy

These Declarations replace your previous ones. Your policy's Declarations contain a summary of the coverage contained in the insurance policy. Your policy contains a full explanation of your coverage.

**AGREEMENT:** In return for the payment of the premium and subject to all the terms of the policy, we agree to provide the insurance stated in the policy.

<b>TYPE OF ORGANIZATION:</b>	Church Institution
<b>FORM OF ORGANIZATION:</b>	Corporation

## Policy Overview

COVERAGE DESCRIPTION	DETAILS	COVERAGE DESCRIPTION	DETAILS
Property Coverage	Page 2 - 8	Terrorism Premium	\$2,401 (See Notice Form BN-6-A-DX 4.0 for details)
Liability Coverage	Page 9 - 16		
Excess Liability Coverage	Page 17 - 17		

## Policy Premium Overview

This premium is subject to adjustment at each anniversary. This premium is subject to adjustment due to premium audit provision.

<b>ANNUAL PREMIUM:</b>	\$46,085.00	<b>PAYMENT SCHEDULE:</b>	See invoice.
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## Common Policy Forms

FORM	FORM NAME	FORM	FORM NAME
CL100 1.0	Common Policy Conditions	CL300 1.0	Amendatory Endorsement
CP11.0	Table of Contents	BCP100 4.5	Commercial Property Coverage Conditions
GL100 1.0	Commercial Liability Coverage	BCL301 1.0	Form Number Reference
BN11A 1.2	Customer Notice: Value-Added Benefits	BCL120 1.0	Amendatory Endorsement - Assignment
CL0167 05 05	Guaranty Assoc Coverage Limits Missouri	BN1B 1.0	Notice Of Payment-Related Charges
BCL100 1.1	Additional Policy Conditions	G132 10 06	Notice To Policyholders
BN-6-A-DX 4.0	Notice - Terrorism Related Loss		



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# Property Coverage Summary

MinistryFirst<sup>sm</sup> commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements.

## Property Coverage Details

PROPERTY DEDUCTIBLE \$10,000  
 GLASS DEDUCTIBLE \$10,000

## Schedule of Locations

LOCATION #	DESCRIPTION	ADDRESS
1/1	Church	3400 Paseo Blvd Kansas City, MO 64109
2/1	Education	3418 Virginia Ave Kansas City, MO 64109-2452
3/1	Gym	3400 Virginia Ave Kansas City, MO 64109-2452
29/1	Parsonage	3426 Paseo Blvd Kansas City, MO 64109-2429

## Schedule of Buildings and Personal Property

CHURCH	3400 Paseo Blvd Kansas City, MO 64109	LOCATION 1/1
Mortgagee	Liberty Bank And Trust Company c/o Insurance Center	PO Box 851 Kennesaw, GA 30156

COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY)	COVERAGE LIMIT	COINSURANCE	EQ DED	VALUATION TYPE	AUTO INCR	PERIL TYPE	FORM
Building	See Combined Schedule						
Personal Property	See Combined Schedule						

EDUCATION	3418 Virginia Ave Kansas City, MO 64109-2452	LOCATION 2/1
Mortgagee	Liberty Bank And Trust Company c/o Insurance Center	66086 PO Box 851 Kennesaw, GA 30156

COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY)	COVERAGE LIMIT	COINSURANCE	EQ DED	VALUATION TYPE	AUTO INCR	PERIL TYPE	FORM
Building	See Combined Schedule						
Personal Property	See Combined Schedule						



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GYM		3400 Virginia Ave Kansas City, MO 64109-2452	LOCATION 3/1
Mortgagee	Liberty Bank And Trust Company c/o 66086 Insurance Center		PO Box 851 Kennesaw, GA 30156

COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY)	COVERAGE LIMIT	COINSURANCE	EQ DED	VALUATION TYPE	AUTO INCR	PERIL TYPE	FORM
Building	See Combined Schedule						
Personal Property	See Combined Schedule						

PARSONAGE		3426 Paseo Blvd Kansas City, MO 64109-2429	LOCATION 29/1
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COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY)	COVERAGE LIMIT	COINSURANCE	EQ DED	VALUATION TYPE	AUTO INCR	PERIL TYPE	FORM
Building	See Combined Schedule						

### Combined Schedule(s) of Buildings and Personal Property (Includes Statement of Values) - BCP-147

GROUP A		COMBINED LIMIT: \$26,601,000	
<b>COINSURANCE:</b>	Agreed Amount	<b>AUTOMATIC INCREASE:</b>	0%
<b>VALUATION TYPE:</b>	Replacement Cost	<b>PERIL FORM:</b>	BCP85 4.8
<b>PERIL TYPE:</b>	Special with Theft	<b>EARTHQUAKE DEDUCTIBLE:</b>	Exclude Earthquake
COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY)	ROOF SETTLEMENT OPTION	VALUE	
Location 1/1 (Church): 3400 Paseo Blvd, Kansas City, MO, 64109			
Building	Replacement Cost	\$19,334,000	
Personal Property	N/A	\$3,588,000	
Location 2/1 (Education): 3418 Virginia Ave, Kansas City, MO, 64109-2452			
Building	Replacement Cost	\$557,000	
Personal Property	N/A	\$75,000	
Location 3/1 (Gym): 3400 Virginia Ave, Kansas City, MO, 64109-2452			
Building	Replacement Cost	\$2,357,000	
Personal Property	N/A	\$219,000	
Location 29/1 (Parsonage): 3426 Paseo Blvd, Kansas City, MO, 64109-2429			
Building	Actual Cash Value (Roof ACV)	\$471,000	



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MinistryFirst<sup>SM</sup> commercial multi-peril policy Declarations continued...

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**COVERAGE DESCRIPTION (INCL. TYPE OF PROPERTY)**

**ROOF SETTLEMENT OPTION**

**VALUE**



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# Property Coverage Summary

MinistryFirst<sup>sm</sup> commercial multi-peril policy Declarations continued...

We provide the Commercial Property coverage at the declared premise(s) for the coverage and limits indicated. The Coverages listed here are provided according to the terms of the designated coverage form and any other applicable forms or endorsements.

## Schedule of Additional Coverages: All Locations

The policy's property deductible applies to each of these coverages. Details are found on the Commercial Property Coverages BCP12BMO 4.5 form.

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Property Off Premises	\$50,000+	\$10,000	BCP12BMO 4.5
Owned Personal Property-Parsonage	\$10,000	\$10,000	BCP12BMO 4.5
Building/Personal Property - Newly Acquired/Constructed	\$2,000,000++	\$10,000	BCP12BMO 4.5
Outside Objects and Structures	\$20,000/category, \$30,000 Total	\$10,000	BCP12BMO 4.5
For any one landscaping item	\$2,000	\$10,000	BCP12BMO 4.5
Each loss caused by wind	\$5,000	\$10,000	BCP12BMO 4.5
Other Structures	\$15,000	\$10,000	BCP12BMO 4.5
Owned Personal Property - Dwellings	5% of dwelling value	\$10,000	BCP12BMO 4.5
Contents - Buildings and Structures Described on the Declarations	\$15,000+++	\$10,000	BCP12BMO 4.5
Trailers	\$10,000	\$10,000	BCP12BMO 4.5
Vehicle Equipment and Accessories	\$25,000	\$10,000	BCP12BMO 4.5
Money and Securities	\$5,000 (Loss from specified perils only. Doubled on specified holidays)	\$10,000	BCP12BMO 4.5
Spoilage	\$10,000	\$10,000	BCP12BMO 4.5
Damage to Buildings and Personal Property from Animals	\$2,500 (Except types of damage excluded in policy form)	\$10,000	BCP12BMO 4.5
Temporary Emergency Coordination/Shelter Operation Clean-Up	\$50,000 for clean-up costs	\$10,000	BCP12BMO 4.5

+ If the loss resulted from a covered peril and the property is off premises for no longer than 180 days.

++ Coverage applies for 180 days from the time construction begins or the new property is acquired.

+++ Only applies if the limit of insurance shown for the structure is no more than \$15,000 and there is no limit of Organizational Personal Property shown on the declarations for the structure.

The policy's property deductible does not apply to the following coverages. Details are found on the Commercial Property Coverages form.

COVERAGE DESCRIPTION	COVERAGE LIMIT	FORM
Debris Removal Expense - Partial or Total Loss	Partial Loss: Remaining Limit for Covered Property - Total Loss: \$25,000	BCP12BMO 4.5
Emergency Removal	Coverage applies up to 30 days after property is first moved	BCP12BMO 4.5
Fire Department Service Charges	\$50,000	BCP12BMO 4.5
Fire Extinguisher Recharge	\$50,000 if recharged within 30 days	BCP12BMO 4.5
Pollutant Clean-Up and Removal	\$10,000 (annual aggregate)*	BCP12BMO 4.5
Installed Lock Recalibration	\$10,000 if recalibrated within 10 days	BCP12BMO 4.5
Arson Reward	\$20,000**	BCP12BMO 4.5
Papers and Records (including electronic data)	\$50,000	BCP12BMO 4.5
Personal Property Owned by Others (non-clergy)	\$5,000 per person/\$25,000 maximum (excess)***	BCP12BMO 4.5
Personal Property Owned by Clergy	\$30,000 (excess)***	BCP12BMO 4.5
Theft or Vandalism Reward	\$5,000**	BCP12BMO 4.5

\* If the loss resulted from a covered peril and was reported within 180 days.

\*\* Or the amount paid to the insured as a result of the direct loss, if less than the limit stated above.

\*\*\* Additional limits are available



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## Optional Coverages: All Locations

### Combined Ordinance or Law Enforcement Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Ordinance or Law A - Increased Building Loss	\$500,000	\$10,000	BCP138B 4.5
Ordinance or Law B - Increased Debris Removal	\$250,000	\$10,000	BCP138B 4.5
Ordinance or Law C - Increased Cost of Construction	\$250,000	\$10,000	BCP138B 4.5

### Organizational Optional Theft Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Theft of Money and Securities	\$15,000	\$250	BCP36 4.5
Theft of Building Materials	\$5,000	\$250	BCP36 4.5
Theft by Electronic Means	\$50,000	\$250	BCP36 4.5

### Ministry Personnel Dishonesty Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Personnel Dishonesty Coverage	\$45,000	N/A	BCP37A 4.5

### Earnings and Donations and Extra Expense Coverage Part

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Earnings and Donations	\$775,000	N/A	BCP71 4.8
Extra Expense	\$100,000	N/A	BCP71 4.8

### Water Damage - Flood, Backup, and Subsurface

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Water Damage-Flood, Back-up, and Subsurface	\$10,000	\$10,000	BCP27 4.5

### Sewer and Drain Back-up Extension

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Sewer/Drain Backup Extension	See Building/Personal Property Limit	\$10,000	BCP135 4.1

### Systems / Equipment Breakdown Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Systems/Equipment Breakdown Coverage	Building/Personal Property Limit	\$10,000	BSEB100 4.1



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## Rented Personal Property of Others Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Rented Personal Property of Others	\$10,000	\$1,000	BCP12BMO 4.5

## Interior Building Damage Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Interior Building Damage Coverage-Including Gutters/ Downspouts Coverage	\$26,611,000	\$10,000	BCP49 4.0

## Terrorism Loss Coverage

COVERAGE DESCRIPTION	COVERAGE LIMIT	DEDUCTIBLE	FORM
Certified and Non-Certified Terrorism Loss	\$26,611,000	\$10,000	BCL0600X 3.0

## Additional Property Forms

FORM	FORM NAME	FORM	FORM NAME
BCP85 4.8	Special Perils Part	BCP0345MO 2.2	Amendatory Endorsement Missouri
BCP0643 01 08	Exclusion - War and Military Action	BCP147 1.0	Blanket/Combined Valuation Form
BCP500 4.5	Loss Free Deductible Reduction End	BCP88MO 4.0	Earth Movement & Volcanic Eruption Excl
BN12V 1.0	Notice Regarding Building Valuation	BN15 1.0	Notice To Mortgagee
BN2567 1.0	Notice Water Damage/Flood Coverage	CL0170 09 13	Amendatory Endorsement Missouri
CL0718 07 13	Pollutant -- Amended Definition	CP0171 10 08	Exclusion Water Damage
CP132 1.0	Loss Payable Options	BCP915 4.0	Property Coverage Modification ACV Roof
CL1640 06 06	Conditional Terrorism Exclusion	EX0651X 3.0	NBC Terrorism Exclusion

## Additional Interests

NAME	TYPE	LOAN NUMBER	INTEREST	ADDRESS
Liberty Bank and Trust Company	Additional Insured	66086	Other: 3436 Paseo Blvd, Kansas City	PO Box 851 Kennesaw, GA 30156
Liberty Bank and Trust Company	Additional Insured	66086	Other: 3434 Paseo Blvd, Kansas City	PO Box 851 Kennesaw, GA 30156
Liberty Bank and Trust Company	Additional Insured	66086	Other: 3419 Virginia Ave, Kansas City	PO Box 851 Kennesaw, GA 30156
Liberty Bank and Trust	Additional Insured		Other: 3307 Paseo Blvd, Kansas City, MO 64109	PO Box 851 Kennesaw, GA 30156
Clune & Company LC	Loss Payee		Building: 1/1	5950 Roe Ave Mission, KS 66205
Liberty Bank And Trust Company c/o Insurance Center	Loss Payee	66086	Other: 3343 Virginia - Vacant Land	PO Box 851 Kennesaw, GA 30156



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NAME	TYPE	LOAN NUMBER	INTEREST	ADDRESS
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## Liability Coverage Summary

MinistryFirst<sup>sm</sup> commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11MO 4.5).

### Key Liability Coverage Facts: Schedule of Limits

GENERAL OCCURRENCE LIMIT	\$1,000,000
GENERAL AGGREGATE LIMIT	\$3,000,000

### Principal Liability Coverages

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Bodily Injury/Property Damage Liability (L)	\$1,000,000*	\$3,000,000*	GL100 1.0
Medical Payments (M)	\$5,000*+	\$3,000,000*	GL100 1.0
Products/Completed Work (N)	\$1,000,000*	\$3,000,000*	GL100 1.0
Fire Legal Liability (O)	\$300,000*	\$900,000*	BGL951 4.5

### Supplemental Coverages

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Incidental Contractual Liability	\$1,000,000*	\$3,000,000*	GL100 1.0
Incidental Medical Malpractice	\$1,000,000*	\$3,000,000*	GL100 1.0
Mobile Equipment	\$1,000,000*	\$3,000,000*	GL100 1.0

### Additional Coverages

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Membership Emotional Injury Liability Coverage	\$1,000,000*	\$3,000,000*	BGL51 4.5
Nursery/Child Care Corporal Punishment Liability	\$1,000,000*	\$3,000,000*	BGL51 4.5
Supervision-Related Emotional Injury Liability Coverage	\$1,000,000*	\$3,000,000*	BGL51 4.5
Food Preparation Liability Coverage	\$1,000,000*	\$3,000,000*	BGL51 4.5
Privacy Violation Liability Coverage	\$1,000,000*	\$3,000,000*	BGL51 4.5
Damage To Property Of Others Coverage			BGL51 4.5
Not in Your Control	\$1,000*+	\$3,000,000*	BGL51 4.5
In Your Control	\$2,500*+	\$3,000,000*	BGL51 4.5
Prosthetic Devices	\$500*+	\$3,000,000*	BGL51 4.5
Incidental Camper Medical Coverage	\$5,000*	\$3,000,000*	BGL51 4.5
Additional Incidental Contractual Liability Coverage	\$1,000,000*	\$3,000,000*	BGL51 4.5

### Related Organizations/Operations

The following entities are insured for designated related Coverages.

\* Only a single limit applies to the loss. All coverage limits are subject to the general occurrence limit and all aggregate limits are subject to the general aggregate limit.  
+ per person limit

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MinistryFirst<sup>sm</sup> commercial multi-peril policy Declarations continued...

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### Details of Related Organization/Operations

NAME	ADDRESS	MINISTRY TYPE	FORMS
Victorious Life Bible Institute of Theology	Inc. 3400 Paseo Blvd Kansas City, MO 64109	Training Operation	BGL58R 4.5

### Additional Coverages

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Food Preparation Liability Coverage	\$1,000,000*	\$3,000,000*	BGL58R 4.5
Privacy Violation Liability Coverage	\$1,000,000*	\$3,000,000*	BGL58R 4.5
Damage To Property Of Others Coverage			
Not in Your Control	\$1,000*+	\$3,000,000*	BGL58R 4.5
In Your Control	\$2,500*+	\$3,000,000*	BGL58R 4.5
Prosthetic Devices	\$500*+	\$3,000,000*	BGL58R 4.5
Additional Incidental Contractual Liability Coverage	\$1,000,000*	\$3,000,000*	BGL58R 4.5

### Defense Coverage

Applies in addition to the liability limit unless otherwise specifically stated in an applicable coverage form.

### Medical Coverage Extension - Clergy Accidental Death

COVERAGE DESCRIPTIONS	PASTORS	COVERAGE LIMIT	PER ACCIDENT LIMIT	FORM
Clergy Accidental Death Benefit	2	\$15,000*+	\$100,000*	BGL998 3.0

### Counseling Acts Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Counseling Acts Liability Coverage	\$1,000,000*	\$3,000,000*	BGL63 4.1
Outside Counseling Reimbursement Coverage	\$5,000+	\$3,000,000*	BGL63 4.1

### Cyber Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Computer Use Liability Coverage	\$300,000*	\$900,000*	BGL87MO 4.5
Electronic Commerce Liability Coverage	\$300,000*	\$900,000*	BGL87MO 4.5
Data Breach Liability Coverage	\$300,000*	\$900,000*	BGL87MO 4.5
Outsourced IT Liability Coverage	\$300,000*	\$900,000*	BGL87MO 4.5
Special Reimbursement Coverage (Data Breach Rectification Costs)	\$75,000	\$75,000	BGL87MO 4.5
Special Reimbursement Coverage (Electronic Discovery Costs)	\$30,000	\$30,000	BGL87MO 4.5
Special Defense Coverage (Subpoenas, Regulatory Actions and Injunctive)	\$30,000	\$30,000	BGL87MO 4.5

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+ per person limit



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### Defense Reimbursement Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Covered Lawsuit Proceeding (Proceeding Limit)	\$50,000	\$100,000	BGL89MO 4.8
Law Enforcement Inquiry (Inquiry Limit)	\$10,000	\$30,000	BGL89MO 4.8

### Directors and Officers Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Directors and Officers Leadership Liability Coverage	\$1,000,000*	\$3,000,000*	BGL81BMO 4.5

### Employment Practices ("Employment Pract") Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Employment-Related Liability Coverage	\$100,000*	\$300,000*	BGL85 4.5

### Fire Legal/Nonowned Property Damage Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Nonowned Property Damage Liability Coverage	\$300,000*	\$900,000*	BGL951 4.5
Additional Incidental Contractual Liability Coverage	\$300,000*	\$900,000*	BGL951 4.5

### Media Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Personal Injury Liability Coverage (Media/Communications Activity)	\$1,000,000*	\$3,000,000*	BGL41EMO 4.1
Personal Injury Liability Coverage (Personal Violations)	\$1,000,000*	\$3,000,000*	BGL41EMO 4.1
Personal Injury Liability Coverage (Unauthorized Access/Posting)	\$1,000,000*	\$3,000,000*	BGL41EMO 4.1
Special Defense (Subpoenas, Regulatory Action and Injunctive Relief Suits)	\$1,000,000	\$3,000,000	BGL41EMO 4.1
Special Defense (Rectification Costs and Declaratory Relief Actions)	\$1,000,000	\$3,000,000	BGL41EMO 4.1

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+ per person limit

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### Medical Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Student/Day Care Medical	\$5,000*+	\$3,000,000*	BGL93A 4.5
Religious Athletic Medical Coverage	\$5,000*+	\$3,000,000*	BGL91 4.5

### Nonowned Vehicle Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Nonowned Vehicle Liability Coverage	\$1,000,000*	\$3,000,000*	BGL71B 4.0
Defense Coverage: Authorized Operator	\$1,000,000*	\$3,000,000*	BGL71B 4.0
Nonowned Vehicle Medical Payments Extension	\$5,000*+	\$150,000*	BGL71B 4.0
Loss of Use Coverage	\$1,500 per vehicle	\$3,000*	BGL71B 4.0
Trip Occupant Coverage	\$1,000*+	\$3,000,000*	BGL71B 4.0
Damage to Property of Others	\$1,000*	\$3,000,000*	BGL71B 4.0
Nonowned Vehicle Deductible Reimbursement Coverage	\$1,000*	\$3,000,000*	BGL71B 4.0
Rental Vehicle Physical Damage Coverage	\$100,000 per vehicle, \$250 deductible	\$200,000*	BGL777 3.0

### Other Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Terrorism Liability Coverage	\$1,000,000	\$3,000,000	BGL0250X 3.1

### Relief Activity Additional Coverages

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Emotional Injury and Financial Damage Liability	\$1,000,000*	\$3,000,000*	BGL994 1.0
Additional Medical Expense Coverage	\$50,000+, \$250,000 per occurrence	\$3,000,000	BGL994 1.0
Broadened Wage Loss Reimbursement Coverage	\$10,000+, \$50,000 per occurrence	\$3,000,000	BGL994 1.0
Damage to Relief Worker's Tools and Equipment Coverage	\$2,500+, \$10,000 per occurrence	\$3,000,000	BGL994 1.0
Primary Liability Coverage for Relief Workers	\$1,000,000*	\$3,000,000*	BGL994 1.0

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+ per person limit

## Liability Coverage Summary

MinistryFirst<sup>sm</sup> commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11MO 4.5).

### Religious Freedom Protection Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Religious Communication Liability Coverage	\$1,000,000*	\$3,000,000*	BGL66MO 1.2
Religious Activity Liability Coverage	\$1,000,000*	\$3,000,000*	BGL66MO 1.2
Discriminatory Acts Liability Coverage	\$1,000,000*	\$3,000,000*	BGL66MO 1.2
Tax Exempt Challenge: Expense Reimbursement Coverage	\$25,000*	\$25,000*	BGL66MO 1.2
Litigation Activity: Legal Defense Reimbursement Coverage	See form	See form	BGL66MO 1.2
Litigation Activity: Declaratory Action Reimbursement Coverage	See form	See form	BGL66MO 1.2

### Security Operations Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Additional Medical Expense Coverage	\$50,000*+	\$250,000*	BGL993 4.0
Broadened Wage Loss Reimbursement Coverage (Emotional Injury)	\$10,000*+	\$50,000*	BGL993 4.0
Individual Counseling Coverage	\$10,000*+	\$50,000*	BGL993 4.0
Damage to Security-Related Equipment	\$2,500*+	\$10,000*	BGL993 4.0
Primary Coverage for Specified Individuals	See Form	See Form	BGL993 4.0
Enforcement of Security Policy or Weapons Policy	\$1,000,000*	\$1,000,000*	BGL993 4.0
Negligent Infliction of Emotional Distress Arising from Security Operations	\$1,000,000*	\$1,000,000*	BGL993 4.0

### Traumatic Incident Response Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Additional Medical Expense Coverage	\$25,000*+	\$150,000*	BGL991A 4.1
Broadened Wage Loss Reimbursement Coverage (Including Emotional Injury)	See form	\$150,000*	BGL991A 4.1
Individual Counseling Coverage	\$2,500*+	\$150,000*	BGL991A 4.1
Additional Organizational Expense	\$50,000*	\$150,000*	BGL991A 4.1

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+ per person limit

## Liability Coverage Summary

MinistryFirst<sup>sm</sup> commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11MO 4.5).

### Worldwide Liability Extension Coverage

#### Extended Foreign Ministry Operations- Excluded

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Short-Term Trip Limited Kidnap and Extortion Expense Reimbursement Coverage	See Form	See Form	BGL112 1.0
Short-Term Foreign Trip Terrorism-Related Travel Interruption Reimbursement	See Form	See Form	BGL112 1.0
Short-Term Foreign Trip Death Reimbursement Coverage For Your Leaders	See Form	See Form	BGL112 1.0
Foreign Operations Image Restoration Extension	See Form	See Form	BGL112 1.0
Expanded Medical Coverage For Foreign Ministry Participants	See Form	See Form	BGL112 1.0

### Wage Reimbursement Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Wage Loss Reimbursement Coverage	\$3,500+	\$35,000 per occurrence	BGL99MO 4.0

### Sexual Acts Liability Coverage

COVERAGE DESCRIPTIONS	COVERAGE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Redemptive Employment/Appointment	\$300,000*	\$300,000*	BGL613 4.5
Sexual Acts Liability Coverage Without Screening	\$500,000*	\$1,500,000*	BGL61MO 4.7
Sexual Harassment Liability Coverage (other than your employees)	\$500,000*	\$1,500,000*	BGL61MO 4.7
Improper Reporting of Sexual Acts Liability Coverage	\$500,000*	\$1,500,000*	BGL61MO 4.7
Improper Supervision of Convicted Sexual Offenders Liability Coverage	\$500,000*	\$1,500,000*	BGL61MO 4.7
Outside Counseling Reimbursement Coverage	\$5,000*+	\$100,000*	BGL61MO 4.7
Sexual Acts Medical Payment Extension	\$5,000*+	\$100,000*	BGL61MO 4.7
Image Restoration Extension	\$10,000*	\$1,500,000*	BGL61MO 4.7

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+ per person limit



NAMED INSURED Christ Temple Pentecostal Church DBA  
 Victorious Life Church  
 POLICY NUMBER 24M5A0483451  
 POLICY PERIOD 11/21/2021 at 12:01 a.m. to 11/21/2022 at 12:01 a.m.

# Liability Coverage Summary

MinistryFirst<sup>sm</sup> commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11MO 4.5).

## Schedule of Liability Exposures

In issuing this policy, we have relied on material information provided to us by the Named Insured. The following schedule discloses all of the insured's insurable exposures (as conveyed by the Named Insured) known to exist at the policy inception date. Declared premises must be owned, occupied, or rented by you or your scheduled related organizations.

EXPOSURE DESCRIPTIONS	ADDRESS / BUILDING DESCRIPTION	CODE	RATING BASIS
Dwellings - One-Family	Location 29 Building 1 Parsonage	01001	1 Each
Church Leased - Lessors Risk	Location 1 Building 1 Church	01003	1 Each
Book Store	Location 1 Building 1 Church	05813	300 Square Feet
Food Pantry	Location 1 Building 1 Church	05813	500 Square Feet
Schools Bible Institute Medical including students	3418 Virginia Ave Kansas City MO 64109-2452	07702	10 Students
Church	Location 1 Building 1 Church	08101	80,655 Square Feet
Church Office/Education Building	Location 2 Building 1 Education	08101	7,780 Square Feet
Gymnasium	Location 3 Building 1 Gym	16000	15,814 Square Feet
Vacant Land - Less Than 5 Acres	3411 Tracy Ave Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	3415 Virginia Ave Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	3419 Virginia Ave Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	3427 Virginia Ave Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	3436 Paseo Blvd Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	3434 Paseo Blvd Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	3420 Paseo Blvd Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	3416 Paseo Blvd Kansas City MO 64109	17301	105 Linear Feet
Vacant Land - Less Than 5 Acres	3429 Tracy Ave Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	3338 Virginia Ave Kansas City MO 64109	17301	105 Linear Feet
Vacant Land - Less Than 5 Acres	3343 Virginia Ave Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	3337 Virginia Ave Kansas City MO 64109	17301	105 Linear Feet
Vacant Land - Less Than 5 Acres	3307 Paseo Blvd Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	3343 Paseo Blvd Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	3341 Paseo Blvd Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	3339 Paseo Blvd Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	3337 Paseo Blvd Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	Arcade Place N 16' of Lot 98 & S 17' of Lot 99 Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	Arcade Place N 33' of Lot 99 Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	Arcade Place Lot 100 Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	Arcade Place N 10' of Lot 102 & S 1/2 of Lot 103 Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - Less Than 5 Acres	Arcade Place N 1/2 of Lot 103 & s 10' of Lot 104 Kansas City MO 64109	17301	100 Linear Feet

\* Only a single limit applies to the loss. All coverage limits are subject to the general occurrence limit and all aggregate limits are subject to the general aggregate limit.  
 + per person limit



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 Victorious Life Church  
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# Liability Coverage Summary

MinistryFirst<sup>SM</sup> commercial multi-peril policy Declarations continued...

The Coverages listed within these declarations are provided according to the terms of the designated coverage forms and any other applicable forms or endorsements. Only one liability coverage and one medical coverage will apply to an occurrence and any related loss. Any limit which is specifically stated within a coverage form or endorsement represents the most we will pay for the coverage to which such a limit applies. For application of limits, see Liability and Medical Coverage form (BGL11MO 4.5).

EXPOSURE DESCRIPTIONS	ADDRESS / BUILDING DESCRIPTION	CODE	RATING BASIS
Vacant Land - Less Than 5 Acres	Dixie Add Lot 14 & 15 (Ex St) Kansas City MO 64109	17301	100 Linear Feet
Vacant Land - 5 Acres or More	3417 Virginia Ave Kansas City MO 64109	17401	100 Linear Feet
Vacant Land - 5 Acres or More	3344 Virginia Ave Kansas City MO 64109	17401	105 Linear Feet
Playgrounds	3400 Paseo Blvd Kansas City MO 64109	30320	1 Each
Printing - NOC	Location 1 Building 1 Church	44005	40,000 Payroll
Pastoral Counseling			2 Pastor(s)
Special Events			

## High Hazard Activities

For details regarding how these coverage limits will apply, see the *How Much We Pay* section of the High Hazard Activities Coverage Limits Form (BGL-21).

ACTIVITY DESCRIPTION	MEDICAL LIMIT	OCCURRENCE LIMIT	COVERAGE AGGREGATE LIMIT	FORM
Skate Park Operations	\$0 per person	\$100,000	\$300,000	BGL21 4.1
Fireworks Sales	\$0 per person	\$100,000	\$300,000	BGL21 4.1
Fireworks Display	\$0 per person	\$100,000	\$300,000	BGL21 4.1
Construction Oversight	\$0 per person	\$100,000	\$300,000	BGL21 4.1

## Other Liability and Medical Forms

FORM	FORM NAME	FORM	FORM NAME
BGL100A1 2.2	Commercial Liability Endorsement	BGL11MO 4.5	Liability And Medical Coverage Form
BGL152 1.0	Additional Insured Endorsement	BGL59RA 4.0	Related Org Principal and Additional Cov
CL0171 09 13	Amendatory Endorsement Missouri	EX220 1.0	Infectious Disease Liability Exclusion
EX909 1.0	Asbestos Exposure Exclusion	GL0163 01 08	Exclusion War and Military Action
GL0418 05 05	Amendatory Endorsement Missouri	GL0950 12 99	Known Injury or Damage Amendments
GL890 1.0	Lead Liability Exclusion	BGL939A1 1.0	Additional Insured - Excess Liability
BN998 1.0	Clergy Accidental Death Medical Ext	EX0281X 3.1	NBC Terrorism Exclusion
GL1270 06 06	Conditional Terrorism Exclusion		

## Additional Insureds

NAME	LOAN/REFERENCE NUMBER	INTEREST	ADDRESS
None	None	None	None

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 + per person limit





NAMED INSURED Christ Temple Pentecostal Church DBA Victorious Life Church  
 POLICY NUMBER 24M5A0483451  
 POLICY PERIOD 11/21/2021 at 12:01 a.m. to 11/21/2022 at 12:01 a.m.

# Commercial Excess Liability Supplemental Coverage Summary

MinistryFirst<sup>sm</sup> commercial multi-peril policy Declarations continued...

In return for the payment of the premium, and subject to all the terms of the policy, we agree with you to provide the insurance as stated in the Excess/Umbrella Liability Coverage endorsement BGL939MO 4.7.

## Key Excess Liability Coverage Facts

<b>NAME OF INSURED</b>	Christ Temple Pentecostal Church DBA Victorious Life Church
<b>ADDRESS</b>	3400 Paseo Blvd, Kansas City, MO 64109
<b>EXCESS LIABILITY POLICY PERIOD</b>	11/21/2021 to 11/21/2022 at 12:01 a.m. at the location listed above
<b>EXCESS LIABILITY ANNUAL PREMIUM</b>	\$1,241

## Excess Liability Coverage - Limit of Insurance

<b>Coverage Limit (per Occurrence)</b>	\$1,000,000
<b>Coverage Aggregate Limit</b>	\$1,000,000
<b>Deductible/Retention</b>	N/A

## Optional Excess Coverage Information

COVERAGE	STATUS	LIMIT
Directors and Officers Liability Coverage	Included	\$1,000,000
Sexual Acts Liability Coverage	Excluded	N/A
Employment Practices Liability Coverage	Excluded	N/A
Cyber Liability Coverage	Excluded	N/A
Benefits Administration Liability Coverage	Excluded	N/A

Optional Coverage Limits are the same as the Excess Liability "per Occurrence" and Aggregate limits shown above, unless otherwise specified.

## Schedule of Underlying Insurance

TYPE	INSURER	POLICY PERIOD	POLICY NUMBER	LIMITS OF LIABILITY
General Liability	Brotherhood Mutual Insurance Company	11/21/2021 - 11/21/2022	24M5A0483451	\$1,000,000 Occ/\$3,000,000 Agg
Automobile Liability	Brotherhood Mutual Insurance Company	See applicable declarations page.	24A0483335	\$1,000,000
Employer's Liability	Hartford	See applicable declarations page.	37 WBC BM1570	\$500000/\$500000/\$500000



NAMED INSURED Christ Temple Pentecostal Church DBA  
Victorious Life Church  
POLICY NUMBER 24M5A0483451  
POLICY PERIOD 11/21/2021 to 11/21/2022  
AGENCY NAME American Church Group-Kansas

## Policy Change History

MinistryFirst<sup>sm</sup> commercial multi-peril policy change history.

### Change History

CHANGE EFF DATE	CHANGE DESCRIPTION	PREMIUM IMPACT	PROCESSED DATE
03/11/2022	Property Additional Insured Added	\$0	03/11/2022
12/28/2021	Building Added: 29/01 Building Estimate Added Liability Classification Added Location 29 Added	+ \$906	01/14/2022
11/21/2021	Loss Payee Added Mortgagee Changed	\$0	11/01/2021

