OUR SAVIOR EVANGELICAL LUTHERAN CHURCH CONGREGATION 1332 ARROWHEAD RD GRAFTON WI 53024-9651



01-005 YOUR REPRESENTATIVE: DOUG LECLAIR 3000 SCHUSTER LANE MERRILL WI 54452 (800) 554-2642





August 16, 2019

OUR SAVIOR EVANGELICAL LUTHERAN CHURCH CONGREGATION 1332 ARROWHEAD RD GRAFTON WI 53024-9651

## Dear Policyholder:

There recently was a change made to your insurance policy. Enclosed is the endorsement that amends your policy. Please read the document thoroughly.

If you have any questions regarding your endorsement, please call your Church Mutual Regional Representative or Customer Service Representative at 1-800-554-2642. Select Option 1 when prompted.

You may use the same phone number if you need to report a claim (Option 2) or if you have a question about your billing statement (Option 3).

Church Mutual is the leading insurer of religious institutions in the United States and we strive to provide all of our customers outstanding personal service, comprehensive coverages and fast and fair claims handling.

We also are a stable company. Church Mutual has received consistently high ratings from industry analyst A.M. Best every year since 1952.

Once again, thank you for trusting Church Mutual to provide insurance protection for your organization.

Sincerely,

Richard V. Poirier

Quehan V. Poinier

President and Chief Executive Officer

**Enclosures** 

### **IMPORTANT - ATTACH TO YOUR POLICY**

# CHURCH MUTUAL INSURANCE COMPANY CHANGE ENDORSEMENT

THIS ENDORSEMENT FORMS A PART OF THE POLICY NUMBERED BELOW:

**ENDORSEMENT EFFECTIVE DATE:** 06/01/19

POLICY EFFECTIVE DATE: 06/01/19

POLICY NO.: 0016570-02-001827

OUR SAVIOR EVANGELICAL LUTHERAN CHURCH CONGREGATION 1332 ARROWHEAD RD GRAFTON WI 53024-9651

### SUMMARY CHANGES TO YOUR POLICY:

FORM A 267.1(08-12) ADDITIONAL INSURED - BLANKET ADDITIONAL INSURED ENDORSEMENT FOR CONTRACT, AGREEMENT OR PERMIT - INCLUDING LESSOR OF LEASED EQUIPMENT, OWNER OF LEASED LAND, MANAGERS OR LESSORS OF PREMISES, ENGINEERS, ARCHITECTS AND SURVEYORS AND VENDORS IS ADDED.

#### PREMIUM:

NO ADDITIONAL PREMIUM DUE

AGENT: 01-005 DOUG LECLAIR 3000 SCHUSTER LANE MERRILL WI 54452 (800) 554-2642



POLICY NO.: 0016570-02-001827 06/01/19

## THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

# BLANKET ADDITIONAL INSURED ENDORSEMENT FOR CONTRACT, AGREEMENT OR PERMIT - INCLUDING LESSOR OF LEASED EQUIPMENT, OWNER OF LEASED LAND, MANAGERS OR LESSORS OF PREMISES, ENGINEERS, ARCHITECTS AND SURVEYORS AND VENDORS

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by this endorsement.

The following is added to the General Liability Additional Provisions Form.

# A. ADDITIONAL INSUREDS – BY CONTRACT, AGREEMENT, OR PERMIT.

- Paragraph C. WHO IS AN INSURED, is amended to include as an insured:
  - (a) Any person or organization with whom you have entered into a written contract, agreement or permit requiring you to provide insurance as is afforded by this General Liability Coverage Form will be an additional insured, but only:
    - (1) To the extent that such additional insured is held liable for acts or omissions committed by you or your subcontractors during the performance of your ongoing operations.
    - (2) With respect to property owned or used by, or rented or leased to, you.

The insurance afforded any additional insured under this paragraph will be subject to all applicable exclusions or limitations described in paragraphs 2.(a), (b), (c), (d) and (e) and in 3.(a), (b), (c), (d), (e) and (f) below.

(b) Such insurance as is provided by this paragraph for any additional insured will be primary, if so required by the written contract, agreement, or permit. Any other insurance available to such person or organization shall be excess over this insurance. (c) A person's or organization's status as an additional insured in connection with a written contract, agreement or permit under this paragraph ends when your operations for that additional insured are completed or the written contract, agreement or permit is terminated or expires.

### 2. Additional Exclusions or Limitations

### (a) Lessor of Leased Equipment

If an equipment lessor is an additional insured as a result of the provisions of paragraphs 1.(a), (b) and (c) above, the following additional exclusions apply:

This insurance does not apply:

- (1) To any "occurrence" which takes place after the equipment lease expires;
- (2) To "bodily injury" or "property damage" arising out of the sole negligence of such additional insured.

## (b) Owner of Leased Land

If an owner or other interest from whom land has been leased is an additional insured as a result of the provisions of paragraphs 1.(a), (b) and (c) above, the following additional exclusions apply:

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- (iv) Repackaging, except unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container:
- (v) Any failure to make such inspections, adjustments, tests, or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business; in connection with the distribution or sale of the products;
- (vi) Demonstration, installation, servicing, or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product; or
- (vii) Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor.
- (viii) "Bodily injury" or "property damage" arising out of the sole negligence of the vendor for its own acts or omissions or those of its employees or anyone else acting on its behalf. However, this exclusion does not apply to:
  - a) The exceptions contained in Sub paragraphs (iv) or (vi);

- b) Such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.
- (2) This insurance does not apply to any insured person or organization from whom you have acquired such products, or any ingredient, part, or container entering into, accompanying or containing such products.
- 3. Such insurance as is afforded for any additional insured under 1. and as modified by Paragraph 2. above is subject to all applicable exclusions under Coverage A, BODILY INJURY AND PROPERTY DAMAGE LIABILITY COVERAGE, Paragraph 2. Exclusions other than 2.b. which is applicable to contractual liability; and to the following additional exclusions:
  - (a) The independent acts or omissions of such additional insured.
  - (b) Any liability arising from injury or damage in connection with a contract or agreement executed or permit issued subsequent to:
    - (i) The occurrence of any "bodily injury" or "property damage"; or
    - (ii) The commission of any offense which caused "personal and advertising injury."
  - (c) Construction or demolition activities within 50 feet of any railroad property and affecting any railroad bridge or trestle, track, road-bed, tunnel, underpass or crossing.