

# **CLERGYPERSON PROFESSIONAL LIABILITY**

Refer to the Declarations if information is not shown on this form. This endorsement is subject to the *terms* contained in *your* policy.

### SCHEDULE

Limits Of Liability

\$ \_\_\_\_\_Each Occurrence
\$ \_\_\_\_\_Aggregate

#### DEFINITIONS

The following definitions apply to this policy form:

- 1. *Clergyperson services* means professional advice, counseling, or guidance based on spiritual, religious or biblical principles.
- 2. *Insured*-The definition of *insured* in the General Liability Coverage is extended to include:
  - a. Members of the clergy employed or appointed by *you*, but only while acting on *your* behalf within the scope of their duties as a member of the clergy; and
  - b. Trained or certified counselors employed or appointed by *you*, but only while acting on *your* behalf within the scope of their duties as a trained or certified counselor.

#### WHAT WE PAY FOR

The following coverage is added to Coverage L-Bodily Injury And Property Damage.

1. We pay those sums when the *insured* is legally obligated to pay damages because of *bodily injury* or *property damage* arising out of the rendering or failure to render *clergyperson services*.

## WHAT WE DO NOT PAY FOR

The following exclusions apply to Clergyperson Professional Liability.

- 1. The Coverage L exclusions apply to Clergyperson Professional Liability, except the exclusion titled *Professional Service* is deleted and replaced by the following:
  - a. *Professional Service-Bodily injury* or *property damage* due to the rendering of or failure to render any *professional service*, except for *clergyperson services*. This exclusion applies even if the claims against an *insured* allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an *insured*.
- 2. *We* do not pay for:
  - a. Any act, error or omission of an *insured*:
    - 1) As proprietor, superintendent, board member or executive officer of any hospital, sanitarium, medical clinic with bed and board facilities, laboratory; or
    - 2) Arising out of any trade, *business*, employment or profession other than *clergyperson services*.
  - b. Any damages arising out of any actual or alleged sexual misconduct, sexual molestation, physical abuse or mental abuse.

## HOW MUCH WE PAY FOR LOSS OR CLAIM

This section is in addition to all applicable provisions of How Much *We* Pay For Loss Or Claim in *your* policy. Settlement of Clergyperson Professional Liability losses covered by this endorsement will be made in accordance with the following provisions:

1. The Aggregate limit of liability shown in the Schedule is the most *we* pay for damages during a policy period for Clergyperson Professional Liability.

- 2. The Each *Occurrence* limit of liability shown in the Schedule, subject to 1. above, is the most *we* pay for damages for Clergyperson Professional Liability arising out of a single *occurrence*. All incidents arising out of the rendering or failure to render *clergyperson services* to:
  - a. Any one person; or
  - b. Two or more persons receiving *clergyperson services* together;

will be considered a single *occurrence* regardless of the time frame over which such incidents occur.

3. Payments made under Clergyperson Professional Liability, as stated in 1. and 2. above, will reduce the Coverage L each *occurrence* and aggregate limits of liability.

All other *terms* and conditions remain unchanged.