How to use this: Pull out your current policy’s declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can’t confirm isn’t a problem — it’s simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A ABUSE & MOLESTATION — MOST IMPORTANT

- ☐ Abuse & molestation as its own coverage with an **adequate** limit; defense treatment known.
- ☐ Background checks, two-adult rule, training, and reporting procedures documented.

B PROPERTY (OFTEN UNDERINSURED)

- ☐ Building(s) at accurate **replacement cost** (not a years-old value).
- ☐ **Ordinance or law** coverage; historic / older building considerations addressed.

C DIRECTORS & OFFICERS + EMPLOYMENT

- ☐ **D&O** protects the board / elders / leadership personally.
- ☐ **Employment practices** for staff.

D GENERAL LIABILITY & PROGRAMS

- ☐ **General liability** for services, events, and premises.
- ☐ **Counseling / pastoral professional liability** if counseling is offered.

E TRANSPORTATION

- ☐ Vans / buses covered with appropriate limits and vetted drivers.

F PEOPLE, LIMITS & REVIEW

- ☐ **Workers comp** for employees.
- ☐ **Umbrella**; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- “Is abuse & molestation a separate coverage with an adequate limit, and how is defense treated?”
- “Would my property limit actually rebuild our building at today’s costs?”
- “Is our board protected personally by D&O?”
- “Do we have professional liability for any counseling we offer?”
- “Are our vans and drivers properly covered?”

H IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.