

Workers Compensation and Employers Liability Insurance Policy



AMERICAN ZURICH
A stock insurance company
A member company of Zurich North America

Administrative office:
Zurich Towers
1400 American Lane
Schaumburg, Illinois 60195-1056

Insured

UNITED EVANGELICAL CHURCH
3200 DILLON STREET
T006700
BALTIMORE MD 21224

Producer

WILLIS OF OHIO, INC.
200 PUBLIC SQ STE 3760
CLEVELAND OH 44114-2321

(216) 861-9100

In Witness Whereof, we have caused this policy to be executed and attested, and this policy shall not be valid unless countersigned on the Information Page by our authorized representative.

President

Secretary



ZURICH

Workers Compensation and Employers Liability Insurance Policy

AMERICAN ZURICH

List of Additional Forms Enclosed - Non-Policy Forms

Branch		Policy Number	Producer Code
SPITITUAL INTERNET PROGRAM UCC OFF		WC 02595926 00	16462269

Form Number		Form Description
CN2037-A	05-88	IMPORTANT NOTICE - EMPLOYMENT OF MINORS
U-WC-400-A	07-03	PRIVACY NOTICE
U-WC-401-B	07-03	PRIVACY NOTICE
9S5087	10-03	NOTICE TO OUR CUSTOMERS VIRTUAL CONSULTING REPORT

Issue Date: 10/04/2007

INSURED COPY

U-WC-376-A (Ed. 10-99)
PAGE 1 OF 1



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Workers Compensation and Employers Liability Insurance Policy

AMERICAN ZURICH

Information Page

NCCI Company No.: 17965

ACCOUNT NUMBER: M017488661-001-00001

Branch TD SPIRITUAL INTERNET P	Policy Number WC 02595926 00	Producer Code 16462269	Previous Policy Number WC 01988247 00	REWRITE
Servicing Address P.O. BOX 10197		JACKSONVILLE, FL 32247-0197		
ITEM 1. Name Insured and Mailing Address UNITED EVANGELICAL CHURCH 3200 DILLON STREET T006700 BALTIMORE MD 21224		Producer Name and Servicing Address WILLIS OF OHIO, INC. 200 PUBLIC SQ STE 3760 CLEVELAND OH 44114-2321 (216) 861-9100		
This Information Page, with policy provisions and endorsements, if any, completes this policy.				
Insured is: NOT FOR PROFIT ORGANIZATION				
Risk I.D. No:		F.E.I.N.: 520686451		
Other Workplaces Not Shown Above: SEE SCHEDULE OF INSURED AND LOCATIONS				
ITEM 2. Policy Period: From: 10/01/2007 To: 10/01/2008 12:01 a.m. Standard Time at the Insured's Mailing Address				
ITEM 3.				
A. Workers Compensation Insurance: Part One of the policy applies to the Workers Compensation Law of the states listed here MD				
B. Employers Liability Insurance: Part Two of the policy applies to work in each state listed in Item 3A. The limits of our liability under Part Two are:				
	Bodily Injury by Accident	\$	1,000,000	Each Accident
	Bodily Injury by Disease	\$	1,000,000	Policy Limit
	Bodily Injury by Disease	\$	1,000,000	Each Employee
C. Other States Insurance: Part Three of the policy applies to the states, if any, listed here: ALL STATES EXCEPT ND, OH, WA, WV, WY, ID AND THOSE LISTED IN 3A.				
D. This policy includes these endorsements and schedules: SEE FORMS AND ENDORSEMENTS APPLICABLE LIST				
ITEM 4.				
The premium for this policy will be determined by our manuals of rules, classifications, rates and rating plans. All information required on the following Classification Schedule (s) is subject to verification and change by audit. SEE CLASSIFICATION SCHEDULE				
Total Estimated Standard Premium	\$	656.00	If indicated below, adjustments of premium shall be made: <input checked="" type="checkbox"/> Annually <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly	
Premium Discount	\$			
Expense Constant	\$	160.00		
Premium for Endorsements	\$	62.00		
Taxes and Surcharges	\$			
Total Estimated Annual Premium	\$	878.00		
Minimum Premium	\$	500.00		
Deposit Premium	\$	878.00		

Issue Date: 10/04/2007

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Countersigned By Authorized Representative

Workers Compensation and Employers Liability Insurance Policy

AMERICAN ZURICH

Schedule of Insureds and Locations



ZURICH

Branch SPITITUAL INTERNET PROGRAM UCC OFF	Policy Number WC 02595926 00	Producer Code 16462269
SCHEDULE OF INSUREDS AND LOCATIONS		
UNITED EVANGELICAL CHURCH F. E. I. N. #: 52-0686451	3200 DILLON STREET T006700 BALTIMORE	MD, 21224

Issue Date: 10/04/2007

WC 99 00 02 (Ed. 10-99)
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Workers Compensation and Employers Liability Insurance Policy

AMERICAN ZURICH
Classification Schedule

Branch SPITITUAL INTERNET PROGRAM UCC OFF	Policy Number WC 02595926 00	Producer Code 16462269
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ITEM 4. CLASSIFICATION OF OPERATIONS

LOC.	Entry in this item, except as specifically provided elsewhere in this policy, does not modify any of the other provisions of this policy.	Code No.	Premium Basis	Rates	Estimated Annual Premium
			Total Estimated Annual Remuneration	Per \$100 of Remuneration	
001	UNITED EVANGELICAL CHURCH MARYLAND 3200 DILLON STREET TO06700 BALTIMORE MD, 21224 RELIGIOUS ORGANIZATION - PROFESSIONAL EMPLOYEES & CLERICAL	8868	80,300	.370	297
	RELIGIOUS ORGANIZATION - ALL OTHER EMPLOYEES	9101	8,300	2.520	209
	PREMIUM FOR INCREASED LIMITS PART TWO	9812		FACTOR .0280	14
	PREMIUM FOR INCREASED LIMITS PART TWO - BIM	9848			136
	TOTAL ESTIMATED ANNUAL STANDARD PREMIUM				656
	EXPENSE CONSTANT CHARGE	0900			160
	FOREIGN TERRORISM	9740	88,600	.050	44
	DOMESTIC TERRORISM, EARTHQUAKE & INDUST ACCIDENTS	9741		.020	18
	TOTAL ESTIMATED ANNUAL PREMIUM				878

Issue Date: 10/04/2007



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Workers Compensation and Employers Liability Insurance Policy

AMERICAN ZURICH

Forms and Endorsements Applicable List

Branch		Policy Number	Producer Code
SPITITUAL INTERNET PROGRAM UCC OFF		WC 02595926 00	16462269

Form Number	Form or Endorsement
WC 99 00 01	10-99 COVER PAGE
WC 00 00 01 B	09-02 INFORMATION PAGE
WC 99 00 02	10-99 SCHEDULE OF INSUREDS AND LOCATIONS
WC 99 00 05	10-99 CLASSIFICATION SCHEDULE
WC 00 00 00 A	04-92 WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY
WC 00 03 11 A	08-91 VOLUNTARY COMPENSATION AND EMPLOYERS LIABILITY COVERAGE ENDORSEMENT
WC 00 01 13	01-06 TERRORISM RISK INSURANCE EXTENSION ACT ENDORSEMENT
WC 00 04 14	07-90 NOTIFICATION OF CHANGE OF OWNERSHIP ENDORSEMENT
WC 00 04 19	01-01 PREMIUM DUE DATE ENDORSEMENT
WC 00 04 21 A	01-06 DOMESTIC TERRORISM, EARTHQUAKES, AND CATASTROPHIC INDUSTRIAL ACCIDENTS PREMIUM ENDORSEMENT
WC 00 04 22	01-06 FOREIGN TERRORISM PREMIUM ENDORSEMENT
WC 19 06 01 C	10-05 MARYLAND CANCELLATION ENDORSEMENT

Issue Date: 10/04/2007

WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE POLICY

WC 00 03 11 A (Ed. 8-91)

**VOLUNTARY COMPENSATION AND EMPLOYERS' LIABILITY COVERAGE
ENDORSEMENT**

This endorsement changes the policy to which it is attached effective on the inception date of the policy unless a different date is indicated below.

(The following "attaching clause" need be completed only when this endorsement is issued subsequent to preparation of the policy.)

This endorsement, effective on 10/01/2007 at 12:01 A.M. standard time, forms a part of
(DATE)

Policy No. WC 02595926 00 Endorsement No. _____
of the AMERICAN ZURICH (NAME OF INSURANCE COMPANY)

issued to UNITED EVANGELICAL CHURCH

Premium \$ _____

Authorized Representative

Schedule

Employees

ALL EMPLOYEES, WHILE IN THE COURSE OF THEIR
EMPLOYMENT, NOT SUBJECT TO THE WORKERS
COMPENSATION LAW

State of Employment

ANY STATE IN ITEM 3.A. OF THE INFO PAGE

Designated Workers' Compensation Law

THE STATE WHERE THE INJURY TAKES PLACE

WORKERS' COMPENSATION AND EMPLOYERS' LIABILITY INSURANCE POLICY

WC 00 04 14 (Ed. 7-90)

NOTIFICATION OF CHANGE IN OWNERSHIP ENDORSEMENT

This endorsement changes the policy to which it is attached effective on the inception date of the policy unless a different date is indicated below.

(The following "attaching clause" need be completed only when this endorsement is issued subsequent to preparation of the policy.)

This endorsement, effective on 10/01/2007 at 12:01 A.M. standard time, forms a part of
(DATE)

Policy No. WC 02595926 00 of the AMERICAN ZURICH
(NAME OF INSURANCE COMPANY)

issued to UNITED EVANGELICAL CHURCH

Authorized Representative

Experience rating is mandatory for all eligible insureds. The experience rating modification factor, if any, applicable to this policy, may change if there is a change in your ownership or in that of one or more of the entities eligible to be combined with you for experience rating purposes. Change in ownership includes sales, purchases, other transfers, mergers, consolidations, dissolutions, formations of a new entity and

other changes provided for in the applicable experience rating plan manual.

You must report any change in ownership to us in writing within 90 days of such change. Failure to report such changes within this period may result in revision of the experience rating modification factor used to determine your premium.

PREMIUM DUE DATE ENDORSEMENT

This endorsement is used to amend:

Section D. of Part Five of the policy is replaced by this provision.

**PART FIVE
PREMIUM**

D. **Premium** is amended to read:

You will pay all premium when due. You will pay the premium even if part or all of a workers compensation law is not valid. **The due date for audit and retrospective premiums is the date of the billing.**

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective 10/01/2007

Policy No. WC 02595926 00

Endorsement No.

Insured UNITED EVANGELICAL CHURCH

Insurance Company AMERICAN ZURICH

Countersigned by _____

DOMESTIC TERRORISM, EARTHQUAKES, AND CATASTROPHIC INDUSTRIAL ACCIDENTS PREMIUM ENDORSEMENT

This endorsement is notification that your insurance carrier is charging premium to cover the losses that may occur in the event of domestic terrorism, earthquakes, and/or a catastrophic industrial accident.

The premium charge provides funding for the risk of earthquakes, catastrophic industrial accidents, and certain acts of domestic terrorism. It does not provide funding for acts of terrorism certified as such by the Terrorism Risk Insurance Act of 2002 and any amendments resulting from the Terrorism Risk Insurance Extension Act of 2005 (the Act), or acts of foreign terrorism as that term is defined in the Foreign Terrorism Premium Endorsement (WC 00 04 22), attached to this policy.

For purposes of this endorsement, the following definitions apply:

Domestic terrorism: All acts of terrorism outside the scope of the Act or the Foreign Terrorism Premium Endorsement (WC 00 04 22), with aggregate workers compensation losses in excess of \$50 million.

Earthquake: The shaking and vibration at the surface of the earth resulting from underground movement along a fault plane or from volcanic activity where aggregate workers compensation losses from the single event are in excess of \$50 million.

Catastrophic Industrial Accident: Any single event resulting in aggregate workers compensation losses in excess of \$50 million.

Schedule

Payroll

Rate

Premium

SEE SCHEDULE

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective 10/01/2007

Policy No. WC 02595926 00

Endorsement No.

Insured UNITED EVANGELICAL CHURCH

Premium \$

Insurance Company AMERICAN ZURICH

Countersigned by _____

FOREIGN TERRORISM PREMIUM ENDORSEMENT

This endorsement is notification that your insurance carrier is charging premium for losses that may occur in the event of an act of foreign terrorism.

Your policy provides coverage for workers compensation losses caused by acts of foreign terrorism, including workers compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations.

For purposes of this endorsement, an "act of foreign terrorism" is defined as:

- a. Any act that is violent or dangerous to human life, property or infrastructure; and
- b. The act has been committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The premium charge for the coverage your policy provides for workers compensation losses caused by an act of foreign terrorism is shown in Item 4 of the Information Page or in the Schedule below.

<u>State</u>	<u>Schedule</u>	<u>Rate per \$100 of payroll</u>
	See Schedule	

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective 10/01/2007

Policy No. WC 02595926 00

Endorsement No.

Insured UNITED EVANGELICAL CHURCH

Premium \$

Insurance Company AMERICAN ZURICH

Countersigned by _____

MARYLAND CANCELLATION AND NONRENEWAL ENDORSEMENT

This endorsement applies only to the insurance provided by the policy because Maryland is shown in Item 3.A. of the Information Page.

The **Cancellation** Condition of the policy is replaced by this Condition:

D. Cancellation and Nonrenewal

1. You may cancel this policy. You will mail or deliver advance written notice to us stating when the cancellation is to take effect.
2. We may cancel or nonrenew this policy as follows:
 - a. If the policy is cancelled for nonpayment of premium, we will file with the Office of the Maryland Workers Compensation Commission's designee, and mail by certificate of mailing, not less than ten (10) days advance written notice stating when the cancellation will take effect.
 - b. If the policy is cancelled for reasons other than nonpayment of premium or if the policy is nonrenewed, we will file with the Office of the Maryland Workers Compensation Commission's designee, and serve by certified mail or personal service upon you, not less than thirty (30) days advance written notice stating when the cancellation or nonrenewal will take effect.

Mailing this notice to you at your mailing address last known to us will be sufficient to prove notice.

3. The effective dates of the cancellation or nonrenewal are determined as follows:
 - a. Except for cancellation for non-payment of premium, the policy period will end on the day and hour stated in the cancellation or nonrenewal notice, or 30 days after the date the notice is received by the Maryland Workers Compensation Commission's designee, whichever date is later.
 - b. For cancellation for non-payment of premium, the policy period will end on the day and hour stated in the cancellation notice, or 10 days after the date the notice is received by the Maryland Workers Compensation Commission's designee, whichever date is later.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.
(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective 10/01/2007

Policy No. WC 02595926 00

Endorsement No. 000

Insured UNITED EVANGELICAL CHURCH

Premium \$

Insurance Company AMERICAN ZURICH

Countersigned by _____