

## Traumatic Incident Response Coverage

*Traumatic Incident Response Coverage* pays a limited amount for expenses that you incur as a result of a traumatic incident that happens on your property or during a scheduled activity. Depending on the form number (BGL-991A, BGL-991B, BGL-991C, BGL-991D), limits vary: \$150,000, \$300,000, \$500,000, \$1,000,000, respectively.

Coverage applies to additional medical expenses, wage loss reimbursement, individual counseling, and additional organizational expenses like renting alternate facilities, hiring counselors, legal and media advisors, security personnel, temporary employees, and more. This optional coverage applies to situations that involve:

- Acts of violence (shootings, bombings, etc.) that occur on your premises or in buildings you own or rent.
- Acts of violence that occur during a scheduled church or ministry activity, on or off your property.

### What Does This Coverage Offer?

- Provides a significant additional limit of coverage for medical expenses above the standard medical coverage of your MinistryFirst policy.
- If your church or ministry has purchased Wage Loss Reimbursement Coverage, Traumatic Incident Response Coverage provides additional protection above the standard wage reimbursement coverage limit.
- Provides a set coverage limit for individual (one-on-one or family) counseling costs incurred either by persons who were injured or who observed the traumatic incident, including immediate family of kidnapped, abducted, or an unlawfully taken child while the child was in the care of the insured.
- Provides a set limit of coverage for certain specified costs incurred in connection with the traumatic incident. To be covered, Brotherhood Mutual must approve the costs before you incur them. The costs must be incurred within a specified time period of the traumatic event or its anniversary. Applicable costs include those associated with:
  - Renting an alternate facility temporarily.
  - Retaining a professional independent counselor to meet with members of your organization.
  - Retaining a public relations specialist or firm, or legal counsel to assist in responding to media and law enforcement inquiries.
  - Hiring security personnel to guard your facility against further incidents or temporary employees to handle added work resulting from the incident.
  - Other approved costs (aside from property repair costs) incurred as a direct result of the incident and authorized in advance by Brotherhood Mutual.

### How Does It Benefit My Ministry?

- Provides financial resources to pay for necessary additional costs associated with responding to a traumatic incident against your ministry.
- Increases coverage limits to assist traumatic incident victims.
- Broadens or adds financial protection to pay for pre-approved counseling, legal, public relations, security, employment, and other expenses that you incur as a result of a traumatic incident.

### Examples of Claims Covered

**FACILITY RENTAL:** Investigators cordon off the church for several days following a violent incident. The church then rents a nearby banquet hall to hold Wednesday evening events. The cost to rent the banquet hall is covered, subject to the additional expense limit and the per incident limit.

**COUNSELING:** The church decides to hire a Christian counseling firm to be on site for four-hour blocks of time each Saturday for six weeks following the traumatic incident. Anyone in the church is invited to make appointments with counselors during these blocks of time at no cost to the church members. The church then hires the same counseling firm to come back for two Saturdays near the first anniversary of the event. The cost to hire the counseling firm is covered, subject to the additional expense limit and the per incident limit.

**SECURITY:** After the incident, the perpetrator escapes. The church then decides to hire a security firm to provide increased security during all church activities for 30 days, or until the perpetrator is captured. The cost to hire additional security is covered, subject to the additional expense limit and the per incident limit.