

Religious Facilities

Convelo makes it easy to secure a comprehensive package policy for churches and other religious facilities, supported by deep understanding of this sector's insurance needs. Our expertise and strategic alliances put us in a prime position to offer specialized coverage for these organizations.



Specialized Coverage

Our select program with Fortegra® is tailored to the liability needs of small and mid-sized churches. The core package includes property and liability enhancement endorsements with limits up to \$5 million TIV per building and \$10 million per policy, plus equipment breakdown coverage and pastoral counseling.

- Clients have the option to add coverage for: Sexual misconduct
- Religious expression
- Hired/non-owned auto liability
- Crime
- Inland marine
- Auto
- Umbrella

Target accounts include:

- Small and mid-sized churches with favorable loss history and standard church operations
- Buildings under 100 years of age with newer roofs and all updates in the last 20 years
- Loss ratios less than 45% Continuous coverage (no lapse) Protection classes 1 – 7

Ineligible operations:

- First tier coastal
- K-12 school operations Camps
- Animals
- Rental dwellings Armed security
- Homeless shelters/transitional housing Protection classes 8-10 (or equivalents)
- This program is currently available in AL, CO, CT, DC, DE, GA, IA, IL, IN, LA, ME, MI, MN, MO, MS, NC, ND, NE, NH, NJ, NV, OR, PA, SC, TN, TX, UT, VT, WV and WY with additional states coming soon.
- E&S Property also available.
- No monoline property.

In-house Underwriting Authority

Convelo has in-house underwriting authority with Fortegra®, which makes it easy to customize the coverage to your clients' specific needs. We understand the challenges of obtaining insurance for religious organization, and can work with you to build insurance offerings that will bring them security and peace of mind.

About the Provider

Fortegra P5C Group

For more than 45 years, Fortegra, via its subsidiaries, has underwritten risk management solutions that help people and businesses succeed in the face of uncertainty. As a global specialty insurer, the company offers a diverse set of insurance products and solutions. All products may not be available on an admitted basis. Fortegra's A.M. Best Financial Strength Rating of A- (Excellent) is a result of its strict underwriting standards, consistent profitability, and high cash flows. For more information, please visit fortegra.com.

Products underwritten by Fortegra Specialty Insurance Company, a subsidiary of The Fortegra Group, Inc.. Issuance of a policy is not guaranteed and coverage may not be available in all jurisdictions. Policy terms, conditions and exclusions apply. See policy documents for a complete list of exclusions.

*Fortegra® is the brand name for the insurance and insurance services operations, and service mark, of The Fortegra Group, Inc.

Easy to Extend

When you work with Convelo, you get easy access to solutions from Fortegra® and other carriers to extend program coverage where your clients need more support. D&O, EPLI and other specialized options are available from Fortegra® via a separate policy. Our workers' compensation program is another popular choice.



Ease of Doing Business

It is exceptionally easy to submit business for Convelo programs. All we need is:

- ACORD Application
- 4-5 years of currently valued loss runs and target pricing
- 10 business days target lead time

Note: We are unable to accept mid-term submissions for this program.