



Allegheny Synod

Evangelical Lutheran Church in America

916 Hickory Street, 1st Fl., Hollidaysburg, PA 16648
814-942-1042

MISSION: *Inviting people to love each other.*

VISION: *All creation living in harmony with Christ.*

SYNOD COUNCIL EMAIL Addendum Minutes May 30, 2025

On May 28, 2025, Pr. Becky Horn sent the following message to the Allegheny Synod Council at the request of the Executive Committee:

Good Afternoon everyone,

Below is a recommendation from the Finance Committee for the Synod Council to consider regarding the Allegheny Synod's Insurance.

I have the following motion (by Paula Nihoff), with second (by Timothy Albright):

SC25.05.02 – Motion to approve the recommendation of the Finance Committee to change the Allegheny Synod's insurance carrier to Brotherhood Mutual as stated in the insurance proposal, available in the May Minutes Addendum and in the Office of the Bishop presented by Bradley Hermon of The Stewardship Group. The proposal includes a total annual premium of \$4,541 with the added one time premium for retroactive coverage of \$1,123. Motion made by Paula Nihoff, seconded by Timothy Albright.

Please **REPLY ALL** with your vote and/or thoughts. Once we have enough votes, I will send the results of the vote. Thank you all for your consideration and quick response.

By the evening of May 29, 2025, the motion carried by unanimous vote.

A follow up email was sent to the Allegheny Synod Council with the result that the motion carried.

The Insurance Proposal is included below.

Next Meeting: July 19, 2025 → Minutes to be taken by Michele Peese; Devotions to be led by Peggy Thatcher

Synod Council members

- Executive Committee (3-ordained, 2-lay) (election year)
 - Bishop Barb Collins (Interim)
 - VP Ann Ferry (2021)
 - Secretary Pr. Becky Horn (2024)
 - Treasurer Paula Nihoff (2024)
 - Member at Large Pr. Nancy Hoover (2024)
- Council Members (3-ordained, 5-lay)
 - Timothy Albright (2023)
 - Pr. Tyler Graham (2024)
 - Pr. Ralph Hamer (2023)
 - Pr. Marty Jo Irvin-Stellabotte (2024)
 - Terry Koch (2024)
 - Joyce Long (2022)
 - Michele Peese (2023)

- Margaret (Peggy) Thatcher (2024)
- Vacancies:
 - 2 lay male
 - 2022 clergy (1-year term)
 - Youth (age 15-21)
- Synod Staff
 - Assistant to the Bishop Pr. Kevin Shock
 - Director of Evangelical Mission Sue Ellen Spotts
 - Michelle Bossler, Allegheny Synod Administrative Assistant
- Guests

Respectfully submitted,
Rev. Rebecca L. Horn
Allegheny Synod Council Secretary



**BROTHERHOOD
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Insuring America's churches and related ministries

Insurance Proposal

MinistryFirst®

CHURCH AND RELATED MINISTRY INSURANCE COVERAGE

05/21/2025

Allegheny Synod Evangelical Lutheran Church in America

916 Hickory St

Hollidaysburg, PA 16648

Prepared By:

Bradley Herman

The Stewardship Group

4417 E. Main Street

Belleville, PA 17004

Office: 717-935-5858

Brad@Stewardship.group

www.TheStewardshipGroup.org

Property Insurance Summary

Synod Offices (1/1)		916 Hickory St, Hollidaysburg, PA 16648-2248		
COVERAGE DESCRIPTION	VALUE	VALUATION TYPE	AUTOMATIC INCREASE	PERIL OPTION
Personal Property	\$200,000	Replacement Cost	4%	Special with Theft
Earthquake	Not Included	Replacement Cost	4%	
Property Insurance Basis	Scheduled Values			
Personal Property Coinsurance 100% (Waived)				

Provisions Applicable to All Covered Property	
DESCRIPTION	DETAILS
Coinsurance Clause	Waived
Deductible: Building & Personal Property Losses	\$2,500
Deductible: Building Glass	Same as Policy Deductible
Wind Deductible: No separate building deductible	\$2,500
Deductible: Hail	\$2,500
Deductible: Freezing-Related	Same as Policy Deductible

Property Insurance Summary (continued)

DESCRIPTION	STATUS	COVERAGE LIMIT
Water Damage (Flood, Surface Water)	Included	\$2,500
Sewer and Drain Backup	Included	Property Limit
Ordinance or Law Enforcement	Available, Not Included	
Increased Building Loss		None
Debris Removal		None
Increased Cost of Construction		None
Theft of Building Materials	Available, Not Included	None
Theft of Money & Securities	Included	\$2,500
Deductible: \$250		
Theft by Coercion	Available, Not Included	None
Deductible: None		
Theft by Electronic Means	Available, Not Included	None
Limited Earthquake	Available, Not Included	None
Rented Personal Property of Others (Worldwide)	Included	\$10,000
Extra Expenses	Included	\$40,000
Earnings and Donations	Included	\$10,000
Equipment Breakdown Endorsement	Included	\$210,000
Ministry Personnel Dishonesty	Included	\$45,000
Terrorism - Property	Included	\$210,000
Laboratory Clean Up	Available, Not Included	None
Interior Building Damage, Gutter Damage	Included	\$210,000
Unmanned Aerial Vehicle (Drones)	Available, Not Included	None

Automatic Building and Personal Property Extensions

BASIC COVERAGE

DIRECT LOSS EXTENSIONS

EXTENSION LIMIT (Policy Deductible Applies)

1. Personal Property Taken Off Premises (Within Policy Territory)	\$25,000+
2. Personal Property Outside Policy Territory	\$2,500 per item; \$25,000 maximum limit+ Theft Only: \$500 per item; \$2,500 maximum limit+
3. Personal Property at Owned Parsonage	\$2,500
4. New Acquired or Constructed Buildings or Personal Property	\$2,000,000++
5. Outside Objects and Structures	\$15,000 per listed category of property; \$20,000 maximum Trees; \$1,000 per tree/\$2,500 max if wind is the peril
6. Other Unscheduled Structures and Contents	\$10,000 for structures, \$10,000 for contents
7. Dwelling-Related Unscheduled Contents	5% of dwelling value
8. Trailers	\$10,000
9. Unattached Vehicle Equipment	\$10,000

ADDITIONAL COVERAGES

ADDITIONAL LIMIT (No Deductible Applies)

1. Debris Removal Expense	\$10,000 (In addition to building limits)
2. Emergency Removal of Covered Property	Included, up to 30 days after property is first moved
3. Fire Department Service Charge	\$25,000
4. Fire Extinguisher Recharge	\$25,000 if recharged with 30 days
5. Pollutant Clean-Up & Removal at Insured Premises	\$10,000* (annual aggregate)
6. Installed Lock Recalibration after Theft or Vandalism	\$5,000 if recalibrated within 10 days
7. Arson Reward	\$15,000
8. Theft/Vandalism Reward	\$5,000
9. Valuable Papers and Records	\$25,000
10. Personal Property of Others (Non-Clergy)	\$2,500 per person/\$10,000 maximum (excess) **
11. Personal Property of Clergy	\$30,000 (excess) **

ADDITIONAL COVERAGES

ADDITIONAL LIMIT (Deductible Applies)

1. Loss of Money and Securities	\$5,000 (loss from specified perils only. Doubled on holidays)
2. Spoilage of Food	\$5,000
3. Animal Damage	\$2,500 (except type of damage excluded in policy form)

+ If the loss resulted from a covered peril and the property is off premises for no longer than 180 days.
++ Coverage applies for 180 days from the time construction begins or the new property is acquired.

* If the loss resulted from a covered peril and was reported within 180 days.
** Additional limits are available.

Liability and Medical Insurance Summary

Liability Summary

COVERAGE DESCRIPTION	COVERAGE LIMITS & DETAILS
General Occurrence Limit	\$1,000,000
General Aggregate Limit	\$3,000,000
Liability Coverage Format	Occurrence Basis-All Liability Coverages and Options
Primary Type of Ministry	Denominational Headqtrs Ofc

In addition to basic general liability coverage, your policy will automatically include these enhancements - specific to your ministry needs:

Denominational Headquarters Office

Ordination/Placement Liability
Membership Emotional Injury Liability
Supervision-Related Emotional Injury Liability
Food Preparation Liability
Privacy Violation Liability
Damage to the Property of Others

Medical Payment Summary

COVERAGE DESCRIPTION	STATUS	LIMIT
Medical Payments	Included	\$10,000 per person
Athletic Medical Payments	Included	\$10,000

** Subject to a Coverage Aggregate Limit and the Policy's General Aggregate Limit.

Additional Liability Coverages

COVERAGE DESCRIPTION	STATUS	COVERAGE LIMITS (Occurrence/Aggregate)
Fire Legal & Non-owned Property Damage	Included	\$1,000,000/\$3,000,000
Employment Practices Liability	Included	\$500,000/\$1,500,000
Employment-Related Harassment	Included	
Wage and Hour Coverage	Included	
Sexual Acts Liability	Included	\$500,000/\$500,000
Counseling Acts Liability	Included	\$1,000,000/\$3,000,000
Fee-Based Counseling Liability	Available, Not Included	None
Relief Activity Additional Coverages	Available, Not Included	None
Religious Freedom SM Protection Coverage	Included	\$1,000,000/\$3,000,000
Directors and Officers Liability	Broadened Coverage	\$1,000,000/\$3,000,000
Employee Benefits Liability	Broadened Coverage	\$1,000,000/\$3,000,000
Broad Scope Cyber Liability Coverage	Included	\$100,000/\$300,000
Defense Reimbursement	Included	
Civil Liability		\$50,000/\$100,000
Criminal Inquiry		\$10,000/\$30,000
Wage Loss Reimbursement	Included	\$3,500 per person
Traumatic Incident Response	Included	\$300,000 (Aggregate Limit)
Non-owned/Rental Vehicle Liability	Broadened Coverage	\$1,000,000/\$3,000,000
Rental Vehicle Physical Damage	Included	\$60,000/\$120,000
Medical	Included	\$10,000 per person
Clergy (Full-time) Accidental Death Benefit*	Included	\$15,000/\$100,000
Terrorism - Liability	Included	\$1,000,000/\$3,000,000
Broad Scope Media Coverage	Included	\$1,000,000/\$3,000,000
Ordination/Revocation Liability	Included	\$1,000,000/\$3,000,000
Special Events - Non Reporting Liability	Included	\$1,000,000/\$3,000,000

Retroactive Liability Coverages

Because it is common for claims to be made years after the original incident, Brotherhood Mutual offers retroactive coverage for customers who have previously been insured on a claims-made policy (policies that provide coverage only if both the event and the claim are made during the policy period).

COVERAGE DESCRIPTION	STATUS	COVERAGE LIMITS (Occurrence/Aggregate)	PREMIUM
Retro Directors & Officers	Included	\$1,000,000/\$1,000,000	\$176
Retro Employee Benefits	Included	\$1,000,000/\$1,000,000	\$38
Retro Employment Practices	Included	\$500,000/\$1,000,000	\$309
Retro Full Prior Acts Reimbursement	Included	\$500,000/\$500,000	\$600

Workers' Compensation Insurance Summary

Statutory Benefits include: medical expenses, disability benefits, rehabilitation benefits, and death benefit for occupational injuries and illnesses.

Policy would provide benefits as required of employers in the state of: Pennsylvania

Employers' Liability

COVERAGE DESCRIPTION	LIMIT	
Bodily Injury by Accident	\$1,000,000	Each Accident
Bodily Injury by Disease	\$1,000,000	Each Employee
Bodily Injury by Disease	\$1,000,000	Policy Limit

Employee Payroll Classifications & Payroll Estimates

Pennsylvania

PAYROLL CATEGORY	ESTIMATED ANNUAL PAYROLL
Church--all Employees, Incl Office	\$230,000

DEDUCTIBLE TYPE	AMOUNT
None	\$0

Audit Requirement: Annual

Excess Liability Insurance Summary

Included Coverages

COVERAGE DESCRIPTION**LIMIT & DETAILS**

Coverage Liability-Each Occurrence	\$2,000,000
Covered Liability-Annual Aggregate	\$2,000,000

Coverage Restrictions

Coverage will apply to a loss that is covered by the underlying policy (be it a MinistryFirst package policy, a Commercial Auto policy, or a Workers' Compensation policy) and that is not excluded by the Excess Liability coverage form. Please review coverage forms for details.

Coverage Options

COVERAGE DESCRIPTIONS**STATUS****LIMIT**

Directors and Officers	Included	\$1,000,000
Sexual Acts	Available, Not Included	None
Employment Practices	Available, Not Included	None
Auto	Available, Not Included	None
Employer's Liability	Included	\$2,000,000
Cyber	Available, Not Included	None
Benefits Administration Liability Coverage	Included	\$1,000,000

Premium Summary

	ONE-TIME PREMIUM	ANNUAL PREMIUM*	COVERAGE PERIOD
Property/Liability (Package) Policy		\$2,809	06/01/2025 to 06/01/2026
Retro Directors & Officers	\$176		06/01/2015 to 05/26/2025
Retro Employee Benefits	\$38		06/01/2015 to 05/26/2025
Retro Employment Practices	\$309		06/01/2015 to 05/26/2025
Retro Full Prior Acts Reimbursement	\$600		See Form BGL989R
Workers' Compensation Policy		\$832	06/01/2025 to 06/01/2026
Excess Liability		\$900	06/01/2025 to 06/01/2026

Total Annual Premium **\$4,541*****

Total Retroactive Premium **\$1,123*****

Payment Options and Information

Payment Periods: For most coverages you can choose from the following payment options:

- Monthly**
- Quarterly**
- Semi-Annual**
- Annual

Except for the annual payment plan, a processing charge of up to \$6 applies to each installment.

Automatic Withdrawal with DirectPay: To reduce or eliminate installment charges, you may choose to enroll in our *DirectPay* program. Through *DirectPay*, your premium payments are automatically withdrawn from your bank account, with no installment charges for quarterly, semi-annual, or annual payment plans.

The information in this insurance proposal is prepared by our agency to help you understand some of the insurance coverage options that are available to you. This proposal is not an offer of coverage; nor does it provide coverage of any kind or modify the terms of any policy you may purchase from Brotherhood Mutual. Coverage for a specific claim will be subject to the actual terms of the policy.

* The final, invoiced policy premiums may vary slightly from the premiums shown on this proposal. Some coverages vary in price when combined with other optional coverages. State mandated taxes and fees may also be included in the final premiums. Annual premium is subject to change in subsequent years.

** Depending on annual premium amounts

*** Total annual premium does not include retroactive premium. Retroactive premium is fully earned at policy inception and will not be refunded if policy is cancelled.

Brotherhood Mutual now offers payroll processing and tax filing services.

MinistryWorks Estimate FOR 4 EMPLOYEE(S)

PAY FREQUENCY	*ANNUAL PRICE WITH DIRECT DEPOSIT
Monthly	\$540.64
Twice Monthly	\$751.12
Bi-Weekly	\$797.88

**All prices shown above are estimates based on the number of employees and full service direct deposit. Please contact a MinistryWorks representative for a final quote. Pricing estimate includes quarterly 941s, W-2s, local, state, and federal tax filings, workers' compensation audit report assistance, as well as other payroll functions.*

For pricing estimates based on more or fewer employees, use our online calculator at ministryworks.com.

- Three step conversion process
- No conversion fee
- Priced lower than most comparable payroll services
- Management of tax withholdings and deductions
- End-of-year reporting and tax filing

If you're interested in more information, please ask your agent or contact one of our MinistryWorks specialists:

mwsales@ministryworks.com
866.215.5540 ext. 1

**This MinistryWorks quote is a separate offer and is not part of your insurance proposal. Number of employees is an estimate based on information provided by your agent.*

About Brotherhood Mutual

Brotherhood Mutual Insurance Company exists to serve America's churches and related ministries by providing comprehensive insurance products, outstanding claims service, and quality risk management tools.

Who We Are

Our Story. Protecting churches and ministries has been our passion for more than a century. Today, Brotherhood Mutual is one of the nation's leading insurers of Christian ministries, serving more than 68,000 churches, schools, colleges and universities, camps, and mission organizations.

Our Mission. Advancing the Kingdom by serving the Church. In serving the Church, we will uphold the Biblical values upon which the company was founded. This is represented by our corporate verse, Galatians 6:2—"Bear ye one another's burdens and so fulfill the law of Christ."

Our Financial Hallmark. We work with rating services for insurance companies to do an independent analysis of our financial strength each year. Kroll Bond Rating Agency (KBRA) consistently affirms the company with an A- insurance financial strength rating (IFSR) and a rating of BBB to the company's currently outstanding surplus notes. The Outlook for all ratings is Stable. Additionally, the company earned a B++ Good financial strength rating from AM Best, who categorizes our balance sheet as strong and our financial strength as stable.

Our Agents. As independent professionals, our agents specialize in understanding the needs of ministry customers. They have experience and training with insuring ministries, subscribe to a code of ethics based on scriptural principles, and personally are involved with ministry in their own communities. Your Brotherhood Mutual agent can help you assess your ministry's risks, explain insurance products, recommend coverage, and provide the service you deserve.

What We Offer

Superior Insurance Products. Brotherhood Mutual provides comprehensive insurance coverage specifically designed to help ministries operate safely and effectively. And it scales to fit your organization, whether large or small. In addition to property and liability insurance, we offer auto insurance, workers' compensation, and complete mission protection.

Outstanding Claim Service. More than 98% of our customers say we handle their insurance claims fairly, promptly, and courteously. Customers also have access to the My Account portal, where they can file a claim, review policy info, pay bills, and more.

Quality Safety Services. Because of our passion to help ministries succeed, we provide unparalleled safety resources and services designed specifically for ministries. As a customer, you'll have access to free risk management guidance through the following: Legal AssistSM, online Safety Library, webinars and podcasts, guidebooks, checklists, and more. You'll also be eligible to receive discounts on safety services, including background screening, security training, and online safety training.

For more information about Brotherhood Mutual, please visit www.BrotherhoodMutual.com.

Thank you for considering Brotherhood Mutual Insurance Company as a ministry partner.

About Our Agency

The Stewardship Group is an agency that puts YOU first!

All of our policies come with the Philippians 2:3 Guarantee.

"Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves." - Philippians 2:3