

E&S MIDWEST INC

JULY 2025 UPDATE

CHURCHES
CLASS CODE: 41650



GUIDELINES

Churches provide a place for congregations to assemble for religious services, education, and social activities related to members of the church. Included in this class is day care provided free of cost for small children during services, Bible studies, and private residences occupied full-time for clergy.

Activities or trips outside the US are not covered, however, camps and Vacation Bible Schools can be classified using a Camp code (41421 or 41422).

SUBMIT

We can write churches with steeples! Though often a prohibited category elsewhere, we are able to offer coverage, subject to a windstorm/hail deductible.

Exterior stained glass? Yes, we can write this on an ACV basis.

If cooking exposures are present, confirm a working ansul system is in place.

HOW TO RECEIVE THE BEST PRICE:

- When submitting, forward an ACORD application
- 3 years previous GL & property loss history MUST be included! If favorable, we will automatically apply a 10-20% rating discount to your quote.
- If building limit is \$1.5M+, send hard copy loss runs with submission.
- Inspection required



Send your church
submissions today!

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Thank you for your
continued business!