

**PRESBYTERY OF YUKON**  
 Report of the Stated Clerk  
 2022 Winter Stated Meeting/Annual Meeting of the Corporation  
 February 23 – 27, 2022

**ACTION ITEM:**

**Recommendations for Action from the Stated Clerk**

1. Approve the minutes of the October, 6 – 10, 2021 fall stated presbytery meeting, as presented.
2. Approve the minutes of the December 4, 2021 special presbytery meeting, as presented.
3. Approve the minutes of the January 18, 2022 special presbytery meeting, as presented.

**INFORMATION PROVIDED FOR REPORTING PURPOSES:**

1. Permanent Judicial Commission Rosters:

D-5.0206b requires the stated clerk to provide annually a roster of those members of the Permanent Judicial Commission (PJC) whose terms have expired within the past six years. Whenever the PJC reports its inability to obtain a quorum, the stated clerk shall immediately select, by rotation from that roster, a sufficient number of former members of the PJC to constitute a quorum.

- 2021 ..... Rev. Ellen Johnson-Price.....Elder Jim Powell
- 2020 ..... Rev. Britt Johnston .....Rev. Matt Schultz
- 2016 ..... Elder Harry Brower, Jr .....Rev. Richard Mauer

Current PJC Roster

- 2022 ..... CP Joseph Brock .....United Protestant Church
- 2022 ..... Elder Michael Jeffrey ..... Utqiagvik PC
- 2022 ..... CP Marjorie Poggas.....Jewel Lake Parish
- 2026 ..... Rev. Wendy Christianson
- 2026 ..... Rev. Elizabeth Schultz
- 2027 ..... Rev. Luke Jones
- 2027 ..... Elder David Rohwer

2. Elder/Minister Parity Report (as of January 1, 2022)

<b>Active Ministers*</b>	<b>Ruling Elders</b>
Validated Ministry .....12	Church Elder Commissioners .....21
Members-At-Large .....4	Commissioned Pastors..... 10
Honorably Retired (HR) .....2	Certified Christian Educator ..... 1
	Other enrolled Elders .....7
<b>Total active ministers ..... 18</b>	<b>Total ruling elder members .....39</b>
	Average number of elders present at presbytery meetings in 2022 ..... 19
<b>Inactive Ministers</b>	
Validated Ministry ..... 2	
Honorably Retired ..... 4	

\* Active is defined as having attended a presbytery meeting within the past two years.

As the number of ruling elders exceeds the number of active ministers within the bounds of the presbytery, there is no need to add additional ruling elder commissioners to fulfill the principles of participation and representation. [G-3.0301]

3. Churches which have submitted their 2021 Annual Statistical report: Delta, Eagle River, Fairbanks Korean, First Anchorage, First Korean Anchorage, First Wasilla, Jewel Lake Parish, Trinity, United Protestant, University Community. The PCUSA’s church online reporting deadline has passed, but those churches which have not filed reports are encouraged to forward their report to the presbytery no later than March 4<sup>th</sup>.
4. Presbytery 2022 Insurance Board Property/Liability Coverage (Memorandum of Insurance attached)

5. Resignations received with regret:
  - a. Elder Veronica Neakok - Native Ministries moderator
  - b. Elder Paula Long - Leadership Team co-chair
  - c. Rev. Henry Woodall - Ministry Commission co-chair

### Leadership Team Actions

The Leadership Team serves as the presbytery's Board of Directors and Board of Trustees. A record of the proceedings will be posted on the Presbytery of Yukon's website as minutes become available.

1. 2022 Winter Stated Presbytery Meeting/Annual Meeting of the Corporation
  - a. Given the uncertainty of Covid numbers/hospitalizations next month, the Leadership Team erred on the side of caution in deciding that presbytery should gather again via Zoom.
  - b. General presbytery schedule
    - Wed., Feb. 23 .. 7:00 – 9:00 pm.....Opening Worship/Presbytery session 1
    - Fri., Feb. 25 ..... 7:00 – 9:00 pm.....Devotion/Presbytery session 2
    - Sat., Feb. 26..... 10:00 – 1:00 pm...Devotion/Communion/Remembrance of Saints/Presbytery session 3
    - Sun., Feb. 27.... 11:00 am .....Presbytery-wide worship
  - c. Theme: *Healing and Wholeness*  
Theme Verse: II Corinthians 1:3 – 5  
*“Praise be to the God and Father of our Lord Jesus Christ, the Father of compassion and the God of all comfort, who comforts us in all our troubles, so that we can comfort those in any trouble with the comfort we ourselves receive from God. For just as we share abundantly in the sufferings of Christ, so also our comfort abounds through Christ.” (NIV)*
  - d. Elder commissioner testimonies: In light of the theme verse:
    - How does your church provide comfort?
    - When have you found comfort?
2. Leadership Team Committee Appointments
  - a. Personnel Committee:
    - Rev. Ellen Johnson-Price, class 2024
    - Elder Debbie Edwardson – Utqiagvik PC, class 2025
  - b. Investment Committee appointment renewals:
    - Treasurer CP Joseph Brock – United Protestant Church, class 2023, to coincide with his term as treasurer. By virtue of the position, the treasurer serves as a permanent member of the Investment Committee and is therefore, not restricted to serving the maximum six consecutive years.
    - Rev. Israel Nelson - class 2024
    - Elder Bob Christensen – First Wasilla PC, class 2025
3. Executive Presbyter Strategy/Search Process
  - a. Exec Strategy Committee appointments:
    - Native Ministries region: elder Billy Kenton, elder Ida Olemaun, Rev. Joseph Reid – all from Utqiagvik PC; CP Merle Apassingok – Gambell PC; elder Ida Angasan – Kaktovik PC
    - Road System region: elder Doreen McNeill (University Community PC), CP Mary Ellen Lucas (Delta PC); elder Matthew Hobbie (Eagle River PC), Rev. Matt Schultz (First Anchorage), Rev. Tim Carrick (United Protestant)
  - b. The Leadership Team concurred with a request by the strategy committee to contract with a consultant to guide the committee through the process. \$6,000 was allocated to start with, but more can be requested, if needed. Funds were not specifically set aside for the search, but will be taken out of the exec's salary line item, as presbytery is not paying the interim exec a full-time salary.



700 Prospect Avenue  
 Cleveland, OH 44115  
 (800) 437-8830  
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**PACKAGE POLICY COVERAGE SUMMARY**

**NAME AND MAILING ADDRESS OF INSURED**

PRESBYTERY OF THE YUKON  
 616 W. 10TH AVE  
 ANCHORAGE, AK 99501

**Your Agent:** United Church Insurance Services  
**Telephone:** 1 (877) 597-8247

**MEMORANDUM NO./IB NO.** PKP008119511 / P000030800

**POLICY PERIOD** From: 1/1/2022 To: 1/1/2023

12:01 AM Standard Time at your address shown above.

This document is to evidence that the organization named above is or will be an insured under master policies issued to United Church Insurance Association (aka Insurance Board). Churches and affiliated entities and organizations of Protestant denominations covenantally aligned with the United Church of Christ are eligible to participate in this insurance program administered by Insurance Board. Coverage is for the stated time period and the coverages shown below. A detailed Memorandum of Insurance is attached. This document is for informational purposes only and does not amend or alter the terms, exclusions and conditions of the master policies. Any restatement below of limits of insurance shown elsewhere in the policy does not increase your limits of insurance.

<b>COVERAGE PART DESCRIPTION</b>		
<b>PROPERTY</b>	.....	Included
	<i>Blanket Limit – Total Value</i> \$15,285,333	
	<i>Deductible</i> \$5,000	
<b>INLAND MARINE</b>	.....	Included
	<i>Scheduled Fine Arts:</i>	
	<i>Scheduled Commercial Articles &amp; Miscellaneous Equipment:</i> \$19,899	
<b>CRIME</b>	.....	Included
<b>GENERAL LIABILITY</b>	.....	Included
<b>UMBRELLA</b>	.....	Included
<b>ABUSIVE ACTS &amp; PASTORAL LIABILITY</b>	.....	Included
<b>DIRECTORS &amp; OFFICERS LIABILITY</b>	.....	Included
<b>OWNED AND LEASED AUTOMOBILE</b>	.....	Not Included
<b>HIRED &amp; NON-OWNED AUTOMOBILE LIABILITY</b>	.....	Included
	<b>TOTAL PACKAGE POLICY PREMIUM:</b>	\$46,666
	<i>(see separate invoice for payment instructions)</i>	

\* Coverage for Owned or Leased Vehicles, if insured through the IB Program, is on a separate Memorandum of Insurance or IB Program related Insurance Summary.

Date Issued: 11/27/2021



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**PROPERTY PROGRAM  
MEMORANDUM OF INSURANCE**

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**MEMORANDUM NO./IB NO.** PKP008119511 / P000030800

**OTHER NAMED INSURED(S)**

**PRESBYTERY OF THE YUKON / ATQASUK CHAPEL / CHAPEL IN THE MOUNTAINS / DELTA PRESBYTERIAN CHURCH / GAMBELL PRESBYTERIAN CHURCH / KAKTOVICK PRESBYTERIAN CHURCH / KUUKPIK PRESBYTERIAN CHURCH / PRESBYTERY OF THE YUKON / SAVOONGA PRESBYTERIAN CHURCH / OLGONIK PRESBYTERIAN CHURCH / INTERGENERATION ARCTIC MINISTRIES (IAM)**

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**From: 1/1/2022 To: 1/1/2023**

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**To report a claim, call your agent or <https://www.insuranceboard.org/claims/report-a-claim/>**

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**COMMERCIAL PROPERTY  
(EQUIPMENT BREAKDOWN INCLUDED)**

**Blanket Limit - Total Values:**  
**Deductible:**

\$15,285,333  
\$5,000

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**PROPERTY SCHEDULE**

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<b>Address</b>	<b>Description of Premises</b>	<b>Applicable Coverages</b>	<b>Construction Type</b>	<b>Building Value</b>	<b>Contents Value</b>
101 1st St Kaktovik, AK 99747	KAKTOVICK PRESBYTERIAN CHURCH	GS FL EQ	Frame	\$833,061	\$55,456
101 1st St Kaktovik, AK 99747	MANSE	GS FL EQ	Frame	\$384,203	\$27,479
101 1st St Kaktovik, AK 99747	SHED	GS FL EQ	Frame	\$23,874	\$0
12 Q Building Road Gambell, AK 99742	Gambell PC	GS FL EQ	Frame	\$3,183,624	\$106,121
616 W. 10TH AVE, (CONTENTS ONLY) ANCHORAGE, AK 99501	PRESBYTERY OFFICE - Contents Only	GS FL EQ	Joisted Masonry	\$00	\$37,300
545 Main Street Wainwright, AK 99782	Olgonik Manse	GS FL EQ	Frame	\$795,906	\$27,170
545 Main Street	Olgonik Church	GS FL	Frame	\$1,061,208	\$95,420

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Wainwright, AK 99782		EQ				
29 Presbyterian Church Rd, Nguungaya Rd (locally) SAVOONGA, AK 99769	UTILITY BUILDING	GS FL EQ	Frame	\$49,734	\$4,974	
29 Presbyterian Church Rd, Nguungaya Rd (locally) SAVOONGA, AK 99769	SAVOONGA PRESBYTERIAN CHURCH	GS FL EQ	Frame	\$1,579,087	\$99,472	
1760 Richardson Way SW Delta Junction, AK 99737	DELTA JUNCTION WELLHOUSE	GS FL EQ	Frame	\$62,168	\$1,243	
1760 Richardson Way SW Delta Junction, AK 99737	DELTA JUNCTION OLD CHURCH	GS FL EQ	Frame	\$397,881	\$18,651	
1760 Richardson Way SW Delta Junction, AK 99737	DELTA JUNCTION MANSE	GS FL EQ	Frame	\$895,230	\$24,867	
1760 Richardson Way SW Delta Junction, AK 99737	DELTA JUNCTION CHURCH	GS FL EQ	Frame	\$808,194	\$186,505	
413 SHUGLUK ST. ATQASUK, AK 99791	ATQASUK CHAPEL	GS FL EQ	Frame	\$795,758	\$79,577	
324 Pausanna St Nuiqsut, AK 99789	KUUKPIK MANSE	GS FL EQ	Frame	\$1,094,169	\$99,472	

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324 Pausanna St Nuiqsut, AK 99789	KUUKPIK CHURCH	GS FL EQ	Frame	\$1,131,469	\$74,601
LOT 8/BLK 9/PLOT AKP ANAKTUVUK PASS, AK 99721	CHURCH IN THE MOUNTAINS	GS FL EQ	Frame	\$366,794	\$36,679
LOT 5/BLK 9/PLOT AKP ANAKTUVUK PASS, AK 99721	CHURCH IN THE MOUNTAINS- OLD	GS	Frame	\$87,037	\$8,706
257 Airport St Anaktuvuk Pass, AK 99721	CHAPEL IN THE MOUNTAINS	GS FL EQ	Frame	\$683,856	\$68,385

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## SPECIAL COVERAGES – DEDUCTIBLES AND RESTRICTIONS

Note: In the preceding schedule under 'Applicable Coverage', the following endorsements and coverage options may apply as indicated: FL means Flood; EQ means Earth Movement; FV means Functional Building Value; RL means Roof Surfacing (ACV) Endorsement; GS means Gold Seal.

### Flood

Deductible is the same as for all other perils except Earth Movement, Hurricane & Named Storm. See Schedule

Deductible is as shown on page 1 of this Memorandum of Insurance.

Note: Coverage is unavailable for locations in Federal Flood Zones starting with A or V.

### Earth Movement (EQ)

Deductible is 3% of stated values at each location, and for each occurrence in all states, except for See Schedule

locations in CA, the deductible is 5%.

### Hurricane & Named Storm

Deductible is a percentage of the stated values for each location and for each occurrence in the following localities: Included for All Locations

1. **5 percent deductible for entire state of Florida, and the following counties/cities/parishes by state:**

- |                 |  |
|-----------------|--|
| Alabama:        | Baldwin, Mobile;   |
| Georgia:        | Bryan, Camden, Chatham, Glynn, Liberty, McIntosh;  |
| Louisiana:      | Calcasieu, Cameron, Iberia, Jefferson, Lafourche, Livingston, Orleans, Plaquemines, St. Mary, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Tammany, Terrebonne, Vermilion; |
| Mississippi:    | Hancock, Harrison, Jackson;  |
| North Carolina: | Beaufort, Bertie, Brunswick, Camden, Carteret, Chowan, Craven, Currituck, Dare, Hyde, Jones, New Hanover, Onslow, Pamlico, Pasquotank, Pender, Perquimans, Tyrrell, Washington;              |
| South Carolina: | Beaufort, Berkeley, Charleston, Georgetown, Horry, Jasper;   |
| Texas:          | Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kenedy, Kleberg, Liberty, Matagorda, Newton, Nueces, Orange, Refugio, San Patricio, Victoria, Willacy.                  |

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2. **2 percent deductible for entire state of Hawaii, and the following counties/cities/parishes by state:**

Georgia: Brantley, Charlton, Effingham, Long, Wayne;

Louisiana: Acadia, Ascension, East Baton Rouge, Iberville, Jefferson Davis, Lafayette, Tangipahoa, Washington, West Baton Rouge;

Mississippi: George, Pearl River, Stone;

North Carolina: Bladen, Columbus, Duplin, Hertford, Lenoir, Martin, Pitt;

South Carolina: Colleton, Dorchester, Williamsburg;

Texas: Bee, Brooks, Fort Bend, Goliad, Hardin, Harris, Hidalgo, Jackson, Jim Wells, Wharton;

Virginia: Accomack, Chesapeake City, Gloucester, Hampton City, Isle of Wight, James City, Lancaster, Mathews, Middlesex, Newport News, Norfolk City, Northampton, Northumberland, Poquoson City, Portsmouth City, Suffolk City, Surry, Virginia Beach City, Westmoreland, Williamsburg City, York;

Business Income, including	Actual Loss Sustained - Up to \$500,000
Extra Expense	Included
Tuition & Fees (one year from date of restoration)	Included
Upgrade to Green Coverage	Up to \$50,000
Terrorism Coverage	Included
Unscheduled Fine Arts	\$25,000
Valuable Papers and Records	\$25,000
Accounts Receivable	\$25,000
Electronic Data & Media	\$25,000
Ordinance or Law	\$500,000

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**COMMERCIAL CRIME  
MEMORANDUM OF INSURANCE**

**NAME AND MAILING ADDRESS OF INSURED**

PRESBYTERY OF THE YUKON  
616 W. 10TH AVE  
ANCHORAGE, AK 99501

**Your Agent:** United Church Insurance Services  
**Telephone:** 1 (877) 597-8247

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**OTHER NAMED INSURED(S)**

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**COMMERCIAL CRIME COVERAGE PART**

Employee Theft	\$1,000,000
Forgery or Alteration	\$1,000,000
Inside the Premises – Theft of Money and Securities	\$1,000,000
Inside the Premises – Robbery or Safe Burglary of Other Property	\$1,000,000
Outside the Premises	\$1,000,000
Forgery or Alteration	\$1,000,000
Computer Fraud	\$1,000,000
Funds Transfer Fraud	\$1,000,000
Money Orders and Counterfeit Currency	\$1,000,000
Clients' Property	\$250,000
Impersonation Fraud (Social Engineering)	\$250,000
Investigative Costs	\$25,000
Telephone Fraud	\$250,000

Deductible: \$1,000

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PKP008119511 / P000030800



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**INLAND MARINE  
MEMORANDUM OF INSURANCE**

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**NAME AND MAILING ADDRESS OF INSURED**

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**Your Agent:** United Church Insurance Services  
**Telephone:** 1 (877) 597-8247

**MEMORANDUM NO./IB NO.** PKP008119511 / P000030800

**OTHER NAMED INSURED(S)**

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**Scheduled Fine Art**

Loc-Bldg	Item Description	Item Limit
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**Scheduled Commercial Articles & Miscellaneous Equipment**

\$19,899

Loc-Bldg	Item Description	Item Limit
007-001	Xerox WC7556 copier serial no XKP094052	12,000
001-001	Canon MF1127 Copier	7,899
	Deductible	\$1,000

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**LIABILITY PROGRAM  
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**COMMERCIAL LIABILITY COVERAGE PART**

**Commercial General Liability\***

Each Occurrence Limit	\$2,000,000
Damage to Premises Rented to You	\$1,000,000 any one premises
Medical Expense Limit	\$10,000 any one person
Personal & Advertising Injury Limit	\$2,000,000
Products/Completed Operations Aggregate Limit	\$5,000,000
General Aggregate Limit	\$5,000,000
Included in General Aggregate Limit:	
Nurses Professional Liability*	Included
Cemetery Professional Liability*	Included
Employee Benefit Liability (Claims Made)*	
Retroactive Date: 1/1/1993	Included
Privacy Breach Protection*	\$100,000 each occurrence
	\$100,000 aggregate
	\$500 Deductible

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## CRISIS RESPONSE & CRISIS MANAGEMENT

Crisis Response Limit of Insurance	\$50,000 per participant
Crisis Management Limit of Insurance	\$50,000 per participant
Crisis Response and Crisis Management Combined	\$50,000 aggregate per participant

## PROFESSIONAL LIABILITY

Pastoral Counseling Liability and Sexual Misconduct Liability are covered unless indicated as "Not Covered".

<b>Pastoral Counseling Liability (Claims Made)*</b>	\$2,000,000 each claim
Retroactive Date: 1/1/1993	
<b>Sexual Misconduct Liability (Claims Made)*</b>	\$2,000,000 each victim
Retroactive Date: 6/1/2003	

## DIRECTORS & OFFICERS LIABILITY

<b>Directors &amp; Officers Liability (Claims Made)*</b>	\$3,000,000 each loss
Including Employment Practices Liability	\$4,500,000 annual limit (subject to agg.)
Including Educators Professional Liability	
Retroactive Date: 1/1/1993	

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## COMMERCIAL AUTOMOBILE (NON-OWNED)

<b>Hired and Non-Owned Automobile Liability*</b>	\$2,000,000 any one accident
<b>Hired Automobile Physical Damage*</b>	\$50,000 per vehicle
(Up to \$100,000 limit available upon request)	\$1,000 ded. per occurrence
<b>Owned, Licensed Trailers Absent a Power Unit-Liability*</b>	\$2,000,000 any one accident
<b>Physical Damage</b>	\$50,000 each trailer
	\$1,000 ded. per occurrence
<b>Garagekeepers*</b>	\$35,000 each occurrence
<b>Comprehensive &amp; Collision</b>	\$1,000 ded. per occurrence

**These automobile coverages apply excess of any other valid and collectible insurance and are included in the CGL General Aggregate Limit.**

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\*Indicates which coverages are included in the CGL General Aggregate Limit (per participant).

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**ADDITIONAL INTERESTS  
MEMORANDUM OF INSURANCE**

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**OTHER NAMED INSURED(S)**

**PRESBYTERY OF THE YUKON / ATQASUK CHAPEL / CHAPEL IN THE MOUNTAINS / DELTA PRESBYTERIAN CHURCH / GAMBELL PRESBYTERIAN CHURCH / KAKTOVICK PRESBYTERIAN CHURCH / KUUKPIK PRESBYTERIAN CHURCH / PRESBYTERY OF THE YUKON / SAVOONGA PRESBYTERIAN CHURCH / OLGONIK PRESBYTERIAN CHURCH / INTERGENERATION ARCTIC MINISTRIES (IAM)**

This document is to evidence that the organization named above is or will be an insured under a master policy issued to United Church Insurance Association (aka Insurance Board). Churches and affiliated entities and organizations of Protestant denominations covenantally aligned with the United Church of Christ are eligible to participate in this insurance program administered by Insurance Board. The organization named above is or will be an insured as of the beginning of the stated policy period and for the coverages shown below. A copy of the master policy is available for your review. This document is for informational purposes only and does not amend or alter the terms, exclusions and conditions of the policy.

**POLICY PERIOD**

**From: 1/1/2022 To: 1/1/2023**

12:01 AM Standard Time at your address shown above.

**ADDITIONAL INTERESTS**

Name and Mailing Address	Loc-Bldg	Type of Interest
FIRST PRESBYTERIAN CHURCH ANCHORAGE 616 W 10TH AVE ANCHORAGE, AK 99501		Additional Insured
XEROX FINANCIAL SERVICES LLC P.O. BOX 3547 BELLEVUE, WA 98009		Additional Insured
XEROX FINANCIAL SERVICES LLC P.O. BOX 3547 BELLEVUE, WA 98009		Loss Payee

**To report a claim, call your agent or <https://www.insuranceboard.org/claims/report-a-claim/>**

Date Issued: 11/27/2021

PKP008119511 / P000030800

Great American Financial  
Services  
625 First St SE PO Box 609  
Cedar Rapids, IA 92406-0609

001-001

Loss Payee

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*To report a claim, call your agent or <https://www.insuranceboard.org/claims/report-a-claim/>*

Date Issued: 11/27/2021

PKP008119511 / P000030800





700 Prospect Avenue  
Cleveland, OH 44115  
(800) 437-8830  
Fax (216) 736-3239

**EXCESS and/or UMBRELLA PROGRAM  
MEMORANDUM OF INSURANCE**

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**NAME AND MAILING ADDRESS OF INSURED**

PRESBYTERY OF THE YUKON  
616 W. 10TH AVE  
ANCHORAGE, AK 99501

**Your Agent:** United Church Insurance Services  
**Telephone:** 1 (877) 597-8247

**MEMORANDUM NO./IB NO.** PKP008119511 / P000030800

**OTHER NAMED INSURED(S)**

**PRESBYTERY OF THE YUKON / ATQASUK CHAPEL / CHAPEL IN THE MOUNTAINS / DELTA PRESBYTERIAN CHURCH / GAMBELL PRESBYTERIAN CHURCH / KAKTOVICK PRESBYTERIAN CHURCH / KUUKPIK PRESBYTERIAN CHURCH / PRESBYTERY OF THE YUKON / SAVOONGA PRESBYTERIAN CHURCH / OLGONIK PRESBYTERIAN CHURCH / INTERGENERATION ARCTIC MINISTRIES (IAM)**

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**COMMERCIAL EXCESS LIABILITY COVERAGE PART**

There are **Distinct Excess Liability Parts** within the Insurance Board Program.

**\$30,000,000 Each Occurrence/ \$30,000,000**

**general aggregate per participant**

**Coverage provides excess limits for Commercial General Liability; Employee Benefits Liability; Cemetery Professional Liability; Automobile Liability for Owned Autos insured under the Insurance Board Program; and for Commercial Hired and Non-Owned Automobile Liability.**

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Coverage provides excess limits for Pastoral Counseling Liability. **(See note below regarding exceptions.)**

Coverage provides excess limits for Employers Liability (Stop Gap) for participants in North Dakota, Ohio, Washington State, and Wyoming, and for Employers Liability for participants insured under the Insurance Board Program for Workers Compensation and Employers Liability. Coverage for excess limits is not provided for Employers Liability insured elsewhere.

Coverage provides excess limits for Owned Automobile Liability for Automobiles insured under the Insurance Board Program for Owned Automobiles. Coverage for excess limits is not provided for Owned Automobiles insured elsewhere.

**\$5,000,000 Per Participant Annual Limit for Sexual Misconduct Liability. (See note below regarding exceptions.)**

If any one or more "Memoranda of Insurance" applies to the same occurrence, incident, claim or accident, the limit will not exceed the highest limit available under any one "Memorandum of Insurance."

**Note:** The limits provided above for Pastoral Counseling Liability and Sexual Misconduct Liability apply excess of coverage carried in the Primary Liability Programs. If the Primary Liability Memorandum of Insurance indicates "Not Covered", the limits provided above do not apply.

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