

**PRESBYTERY OF YUKON**  
 Report of the Stated Clerk  
 2023 Winter Stated Meeting and Annual Meeting of the Corporation  
 February 24–25, 2023

**ACTION ITEM:**

**Recommendations for Action from the Stated Clerk**

1. Approve the minutes of the October, 6 – 8, 2022 fall stated presbytery meeting, as presented.
2. Approve the minutes of the January 7, 2023 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.

- 2022....CP Joseph Brock .....Elder Michael Jeffrey.....CP Marjorie Poggas
- 2021....Rev. Ellen Johnson-Price.Elder Jim Powell
- 2020....Rev. Britt Johnston.....Rev. Matt Schultz

Current PJC Roster

- 2026.....Rev. Curt Karns (replaces Rev. Wendy Christianson)
- 2026.....Rev. Elizabeth Schultz
- 2027.....Rev. Luke Jones
- 2027.....CP Mary Ellen Lucas (Delta PC)
- 2027.....Elder Bob Christensen (1<sup>st</sup> Wasilla PC)
- 2027.....Elder David Rohwer (University Community PC)
- 2028.....Elder David Roghair (Utqiagvik PC)

2. Elder/Minister Parity Report (as of January 1, 2023)

<b>Active Ministers*</b>	<b>Ruling Elders</b>
Validated Ministry .....13	Church Elder Commissioners .....21
Members-At-Large .....3	Commissioned Pastors .....13
Honorably Retired (HR) .....4	Certified Christian Educator .....1
	Other Enrolled Elders .....5
<b>Total active ministers.....20</b>	<b>Total ruling elder members .....40</b>

**Inactive Ministers**

- Validated Ministry .....1
- Honorably Retired.....2

\*Active is defined as having attended a presbytery meeting within the past two years or an active committee member.

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. Correspondence

- a. First Anchorage PC December, 2022 update on a project to help over a hundred homeless to move into more permanent housing. “The church is set to transfer ownership of this property [Guest House] to an Anchorage-based nonprofit. The church spent no money and raised no money, as planned! There is a chance that the transfer requires the church to receive ten dollars. If so, we [the church] will likely just donate that to the municipality.” Background information appears in the Fall 2022 stated clerk’s report.

b. Synod distribution from Presbyterian Foundation Funds: At its meeting on December 8, 2022, the Synod of Alaska–Northwest approved the distribution of remaining cash and Presbyterian Foundation earnings (based on donor restrictions) to its presbyteries. The restricted amount of \$3,905.81 is to be used according to the restrictions below.

• Housing Ministry Fund - Restriction: for housing ministry or homeless ministries within bounds of a presbytery .....	\$167.64
• Mission Fund (NMPF) - Restriction: for mission needs, as determined by your presbytery: .....	\$86.59
• Elias Foundation (0028) - Restriction: Christian Ed. within Synod for scholarship or program, where need greatest .....	\$140.96
• Armenta Merchant Fund (0676) - Restriction: mission support for small congregations in AK, consult w Presbytery within Alaska/allocated same way as Elias .....	\$2,043.93
• Armenta Merchant Fund (5348) - Restriction: for small congregations and missions in Alaska .....	\$436.85
• Janette Hansen Fund - Restriction: camps in your presbytery .....	\$121.72
• Underwood Fund - Restriction: aviation mission within Synod/AK/Yukon Travel .....	\$164.93
• Morris Evangelism - Restriction: evangelism focus .....	\$591.91
• Schaffer Family Foundation - Restriction: as determined by your presbytery leadership .....	\$151.29

c. 2023 Memorandum of Insurance (Insurance Board) – (See Appendix A)

4. 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.

a) November 29, 2022 Leadership Team Meeting:

- Approved the Executive Presbyter Ministry Information Form (MIF) and job description that will be posted on the Presbytery of Yukon website and the Church Leadership Connection (CLC) to advertise for this position.
- Approved and sent a letter on Presbytery of Yukon letterhead, with Stated Clerk Sharon Rayt’s signature, from Intergenerational Arctic Ministries, North Slope Borough, Arctic Slope Regional Corporation, and the Presbytery, inviting General Assembly stated Clerk J. Herbert Nelson II to return to Utqiagvik as keynote speaker for the 2023 Kivgiq, February 1-4.
- Approved employment of Doreen McNeill beginning December 5, 2022 and calling a special Presbytery meeting in early January to elect a new stated clerk.
- Approved Sharon Rayt to continue employment in an advisory capacity after the Stated Clerk election until no later than after the February 2023 Presbytery meeting.
- Approved a special Presbytery Meeting on January 7 at 10:00 a.m., with Joseph Reid as moderator. Meeting purposes were to vote on Book of Order (Worship) amendments, elect a Stated Clerk, and act on Ministry Commission’s recommendation to close Anchor Presbyterian Church and appoint an Administrative Commission.
- Voted to make no changes to distribution of earnings investments, keeping the interest rate at 2%.

b) January 5, 2023 Leadership Team Meeting:

- With gratefulness and thanksgiving, thanked out-going Stated Clerk, Sharon Rayt, for her many years of excellent and effective service to the Presbytery of Yukon; her excellent research, knowledge, and overall effectiveness and friendship.
- Planned the 2023 Winter Stated Presbytery Meeting/Annual Meeting of the Corporation.

General presbytery schedule:

Fri. Feb. 24 9:00 am – 5:00 pm

Opening Worship/Presbytery session 1

Fri. Feb. 24 7:00 pm

Worship, communion, celebration of Anchor Church, memorial report.

Sat. Feb. 25 9:00 am – 5:00 pm

Opening Worship/Presbytery session 2

Theme: *“Seeking God’s Guidance and Direction”*

Scriptures: 2 Corinthians 5:17, Lamentations 3:22-23, Jeremiah 29:11, Isaiah 43:18, John 15:12, Philippians 4:6-7, Proverbs 3:5-6, Philippians 1:6, Hebrews 11:1, Micah 6:8

c) February 9, 2023 Leadership Team Meeting:

- Approved Presbytery to pay for 2 elders to attend the February 2023 Winter Stated Meeting and Meeting of the Corporation when a Teaching Elder or Commissioned Pastor (Commissioned Lay Pastor/Commissioned Ruling Elder) is not at the church. The second elder may attend as a non-voting representative.

# Appendix A, Memorandum of Insurance



## 2023 PROPERTY CHANGES WHAT THIS MEANS TO YOU

### DEFINITIONS

*“Participant” – means a designated insured as identified in the Memorandum of Insurance as issued by Insurance Board.*

*“Location(s)” means any single building, and its appurtenant structures, that is separated from other buildings by intervening ‘clear space’. As used in this definition, ‘clear space’ means the open area between one or more buildings, which will not support the spread of fire. For purposes of this definition, breezeways and similar structures are not deemed to support the spread of fire, and are considered appurtenances of the larger building to which they are attached*

WHAT THIS MEANS TO YOU – This is just a clarification. No material impacts.

### FLOOD COVERAGE

*Flood coverage: As scheduled in individual Memorandum of Insurance, not to exceed \$1,000,000 per occurrence and annual aggregate during any policy year.*

WHAT THIS MEANS TO YOU – If your coverage includes Flood Coverage, it is indicated on the Memorandum of Insurance. Previously, the coverage limit was the Blanket Limit.

### ROOFING SURFACE

*Replacement Cost coverage (if otherwise applicable to such property) does not apply to roof surfacing for roofs over twenty (20) years old at time of loss, except for slate roofs which are subject to Replacement Cost coverage. Instead, we will determine the value of roof surfacing at “Actual Cash Value” as of the time of loss or damage.*

WHAT THIS MEANS FOR YOU – If your roof is over 20 years old at the time of a loss, your claim will now be settled on an “Actual Cash Value” basis instead of a Replacement Cost Basis. Replacement Cost means the full cost to repair or replace with like kind and quality. Actual Cash Value means Replacement Cost minus Depreciation. Depending upon the age of your roof, if your roof is over 20 years old, this will reduce the payment to replace your roof and this amount can be significant.

### FUNGUS, WET ROT, DRY ROT and BACTERIA

*Limited coverage for fungus, Wet Rot, Dry Rot and Bacteria limited to \$250,000*

WHAT THIS MEANS FOR YOU – Prior to 2023, the sublimit within the coverage for fungus, Wet Rot, Dry Rot and Bacterial was limited to \$3,000,000. Beginning in 2023, claims related to Fungus, Wet Rot, Dry Rot and Bacteria will now be limited to \$250,000.

## **GOLD SEAL ENDORSEMENT: UNINTENTIONAL UNDER INSURANCE**

*If the amount of physical loss or damage to the property exceeds the "Location" limit applying to such property, we will pay the cost to repair or replace the property, up to 115% of the Participant's stated building and contents value for the damaged "Location" as scheduled on the Memorandum of Insurance", if the under insurance was unintentional.*

WHAT THIS MEANS FOR YOU – Previously, the Insurance Board would pay Up to 125% of the Participant's blanket limit of insurance on file with the United Church Insurance Association. Beginning in 2023, the percentage has been reduced to 115% and it is now based upon a location instead of the Blanket Limit.

Unintentional under insurance coverage is excluded for Flex participants.

## **LOSS PAYMENT**

*Repair, rebuild or replace the property with other property of like kind and quality or performing the same function.*

WHAT THIS MEANS TO YOU – Prior to 2023, the Loss Payment was based upon Replacement Cost, meaning like kind and quality. Beginning in 2023, the Loss Payment wording changes and will allow for loss payment based upon the cost of material and labor that performs the same function. An example of this would be if your church has walls constructed of wood lathe and plaster, the payment will be based upon the cost to repair using current building practices which are wood studs and drywall.

## **HISTORICAL BUILDINGS ENDORSEMENT**

*For buildings (or structures) that are listed with the National Register of Historic Places or that are designated as National Historic Landmarks, the Company will adjust loss or damage on a Historical Replacement Cost basis. Historical Replacement Cost will be the cost to repair, rebuild or replace the damaged parts of buildings (or structures) with the same materials, workmanship, and architectural features at the same Location and for similar occupancy.*

*If the same materials, workmanship, and architectural features are no longer available, the Company will pay to repair, rebuild, or replace with available materials, workmanship and architectural features that resemble those that existed prior to the loss or damage*

WHAT THIS MEANS FOR YOU – Because of the change to Loss Payment Provisions as stated above, this change was necessary to clarify that if a building is designated as above, the repairs will not be with similar, but with same material and workmanship. If your building is not designated as listed above, this does not apply to you.



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 Cleveland, OH 44113  
 (800)437-8830 Fax (216)736-3239  
 www.InsuranceBoard.org

**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.** PKP008119513 / P000030800

**POLICY PERIOD** From: 1/1/2023 To: 1/1/2024

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.

**COVERAGE PART DESCRIPTION**

<b>PROPERTY</b>	.....	Included
	<i>Property Limit – Total Value</i>	\$16,049,597
	<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>	\$51,333
	<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: 12/18/2022



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**PROPERTY 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.** PKP008119513 / 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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**POLICY PERIOD**

**From: 1/1/2023 To: 1/1/2024**

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

*Any restatement below of limits of insurance shown elsewhere in the policy does not increase your limits of insurance.*

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**COMMERCIAL PROPERTY  
(EQUIPMENT BREAKDOWN INCLUDED)**

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

\$16,049,597  
\$5,000

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**PROPERTY SCHEDULE**

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<b>Loc #/Bldg #</b>	<b>Address</b>	<b>Description of Premises</b>	<b>Applicable Coverages</b>	<b>Construction Type</b>	<b>Building Value</b>	<b>Contents Value</b>
002-001	257 Airport St Anaktuvuk Pass, AK 99721	CHAPEL IN THE MOUNTAINS	GS FL EQ	Frame	\$718,049	\$71,805
003-001	LOT 5/BLK 9/PLOT AKP ANAKTUVUK PASS, AK 99721	CHURCH IN THE MOUNTAINS-OLD	GS	Frame	\$91,389	\$9,141
004-001	LOT 8/BLK 9/PLOT AKP ANAKTUVUK PASS, AK 99721	CHURCH IN THE MOUNTAINS	GS FL EQ	Frame	\$385,134	\$38,513
005-001	324 Pausanna St Nuiqsut, AK 99789	KUUKPIK CHURCH	GS FL EQ	Frame	\$1,188,043	\$78,331
005-002	324 Pausanna St Nuiqsut, AK 99789	KUUKPIK MANSE	GS FL EQ	Frame	\$1,148,877	\$104,445

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006-001	413 SHUGLUK ST. ATQASUK, AK 99791	ATQASUK CHAPEL	GS FL EQ	Frame	\$835,546	\$83,556
007-001	1760 Richardson Way SW Delta Junction, AK 99737	DELTA JUNCTION CHURCH	GS FL EQ	Frame	\$848,604	\$195,830
007-002	1760 Richardson Way SW Delta Junction, AK 99737	DELTA JUNCTION MANSE	GS FL EQ	Frame	\$939,991	\$26,110
007-003	1760 Richardson Way SW Delta Junction, AK 99737	DELTA JUNCTION OLD CHURCH	GS FL EQ	Frame	\$417,775	\$19,584
007-004	1760 Richardson Way SW Delta Junction, AK 99737	DELTA JUNCTION WELLHOUSE	GS FL EQ	Frame	\$65,276	\$1,305
008-001	29 Presbyterian Church Rd, Nguungaya Rd (locally) SAVOONGA, AK 99769	SAVOONGA PRESBYTERIAN CHURCH	GS FL EQ	Frame	\$1,658,041	\$104,445
008-002	29 Presbyterian Church Rd, Nguungaya Rd (locally) SAVOONGA, AK 99769	UTILITY BUILDING	GS FL EQ	Frame	\$52,221	\$5,223

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011-001	545 Main Street Wainwright, AK 99782	Olgonik Church	GS FL EQ	Frame	\$1,114,268	\$100,191
011-002	545 Main Street Wainwright, AK 99782	Olgonik Manse	GS FL EQ	Frame	\$835,701	\$28,529
001-001	616 W. 10TH AVE, (CONTENTS ONLY) ANCHORAGE, AK 99501	PRESBYTERY OFFICE - Contents Only	GS FL EQ	Joisted Masonry	\$00	\$39,165
010-001	12 Q Building Road Gambell, AK 99742	Gambell PC	GS FL EQ	Frame	\$3,342,805	\$111,427
009-003	101 1st St Kaktovik, AK 99747	SHED	GS FL EQ	Frame	\$25,068	\$0
009-002	101 1st St Kaktovik, AK 99747	MANSE	GS FL EQ	Frame	\$403,413	\$28,853
009-001	101 1st St Kaktovik, AK 99747	KAKTOVICK PRESBYTERIAN CHURCH	GS FL EQ	Frame	\$874,714	\$58,229

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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

Election of the "Flood" coverage option must be indicated on the Participant's Memorandum of Insurance for coverage to apply

See Schedule

As scheduled in individual Memorandum of Insurance, coverage not to exceed \$1,000,000 per occurrence and annual aggregate during any policy year.

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

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)

Election of the "Earth Movement" coverage option must be indicated on the Participant's Memorandum of Insurance for coverage to apply.

See Schedule

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

**MEMORANDUM NO./IB NO.** PKP008119513 / P000030800

**OTHER NAMED INSURED(S)**

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**POLICY PERIOD**

**From: 1/1/2023 To: 1/1/2024**

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

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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
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

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

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PKP008119513 / P000030800



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**INLAND MARINE  
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

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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)**

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PKP008119513 / P000030800

**Scheduled Fine Art**

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

Loc-Bldg	Item Description	Item Limit	
007-001	Xerox WC7556 copier serial no XKP094052	12,000	
001-001	Canon MF1127 Copier	7,899	\$19,899
	Deductible	\$1,000	

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PKP008119513 / P000030800



**LIABILITY 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.** PKP008119513 / 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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**POLICY PERIOD**

**From: 1/1/2023 To: 1/1/2024**

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

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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>	\$100,000 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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1468 W. 9<sup>th</sup> Street, Suite 350  
Cleveland, OH 44113  
(800)437-8830 Fax (216)736-3239  
www.InsuranceBoard.org

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

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**ADDITIONAL INTERESTS**

<b>Name and Mailing Address</b>	<b>Loc-Bldg</b>	<b>Type of Interest</b>
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
Great American Financial Services 625 First St SE PO Box 609 Cedar Rapids, IA 92406-0609	001-001	Loss Payee

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Cleveland, OH 44113  
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www.InsuranceBoard.org

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

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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.)**

Stop Gap coverages are provided to participants in North Dakota, Ohio, Washington State, and Wyoming. For all other states, Excess Employers Liability is available to package participants subject to minimum primary limits of \$1M Each Accident; \$1M per Employee for Disease; and \$1M Aggregate Limit for Disease.

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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