

SUPPLEMENTAL INSTRUCTION NUMBER 4**INSURANCE**

1. All GGCs, JGCs and Bethels under their respective jurisdictions and Bethels under Supreme located in the United States of America shall be covered under a nation-wide program of insurance outlined as follows:
 - (a) Comprehensive Public Liability for a single limit of two million dollars (\$2,000,000.00), Bodily Injury and Property Damage.
 - (b) Medical Payments for limits of five thousand dollars (\$5,000.00) per person, ten thousand dollar (\$10,000.00) aggregate per accident.
 - (c) Fidelity Bond and Depositors Forgery for a limit of ten thousand dollars (\$10,000.00).
 - (d) Sexual Misconduct Liability Insurance
2. The insurances listed in paragraph 1. (a) (b) and (c) above, are to be written in a Master Contract. Each jurisdiction and Bethel shall receive a self-explanatory Memorandum of Insurance.
3. See SI 7 for method of payment.
4. All Bethels of JDI not located in the United States of America and not covered by the National Insurance program adopted by the SGC may carry insurance coverage approved by the Board of Trustees of the SGC. This coverage must be limited to those items applicable in each Country. Copies of such policies shall be on file in the office of the Executive Manager.