

INSURANCE FOR THE CHURCH

A quick overview by Kirk Morgan



Know your Exposure to Liability



Activities:

Camps, Retreats, Sports, Picnics
Fall Fest, Mission Trips



People:

Visitors, Staff, Volunteers



Multi-Site Compounds the Exposure:
Rental vs. Owned. School vs. Store Front.
They all have different considerations.



Facilities:

Unoccupied buildings are vulnerable to burglary and vandalism.

THIS IS ONE OF THE MOST IMPORTANT DECISIONS YOU MAKE AS AN XP!

WHAT TO LOOK FOR IN AN INSURANCE COMPANY

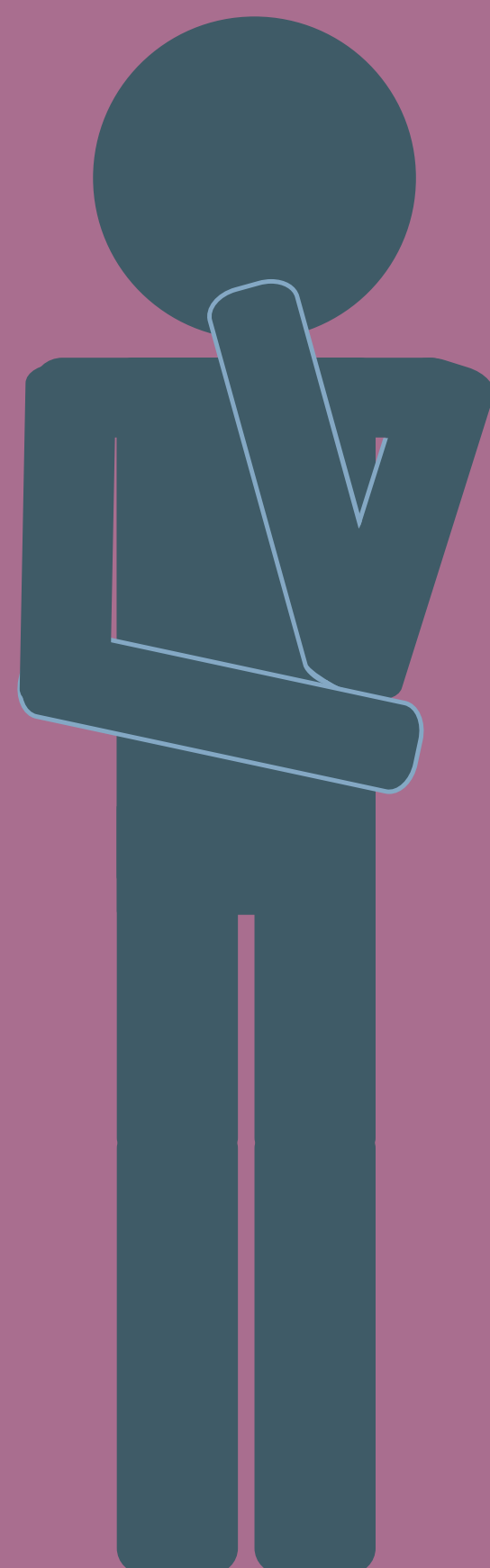
- A-rated or better
- Service Oriented
- Familiar with church specific needs
- Focus more on what you get rather than what you pay

BEFORE PURCHASING

- Look for Non-Assessable policy
- Check references of company and agent
- Determine the right amount of insurance needed
- Understand co-insurance requirements
- Understand replacement cost vs. actual cash value

SPECIAL COVERAGE OPTIONS TO CONSIDER

- Signs and glass
- Errors and omissions
- Building ordinances
- Earthquake and flood
- Systems and equipment breakdowns
- Theft and employee dishonesty
- Loss of income protection
- Multi-peril liability protection



SPECIAL ACTIVITIES REQUIRE SPECIAL PROTECTION!



SCHOOLS



WATERCRAFT,
BUSES & CARS



COUNSELING



WORLDWIDE TRAVEL



BROADCASTING
& PUBLISHING