



# FAITHGUARD

*Comprehensive Church Protection*

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Customized coverage and risk management resources to help safeguard your ministry.



# You always put your congregation first.

*You give them guidance, help them grow and change their lives through the power of faith. You need comprehensive insurance that puts them first, too.*

At GuideOne Insurance, we understand your needs, not just because we've been in the business for more than 70 years, but because we're in your community, embracing the same causes and values that are ingrained in everything you do. We see how much you invest in the members of your church, and we know a lot of people depend on you. We won't let them — or you — down.

More than 50,000 commercial policyholders trust us with protecting their organizations. And we'd be proud to protect yours, too. When the unexpected happens, we're here to provide strength, radiate positive energy and work alongside you so you can focus on the things that matter most.



GuideOne has been an advocate and an innovator for churches, like you, since our founding in 1947. In 1962, we recognized that community organizations were in need of an affordable, efficient insurance product that rolled many coverages into one. To fulfill the needs of our customers and our communities, we developed the first multi-peril policy, protection against different kinds of losses all covered under one package, making your insurance more convenient and more economical.

More than 50 years later, our values haven't changed. With an eye on the ever-evolving world around us, we continue to create policies that address current needs and make sense for you and for the students and staff you serve.



## PROPERTY COVERAGE

Our full line of coverages and services are specifically designed for the issues churches face, covering standard building and business personal property items as well as property unique to religious organizations. Examples include the minister's personal property; the personal effects and property of others, such as items lost on a mission trip; outdoor signs; stained glass windows; automated external defibrillators (AED), and more.

The extra property coverages included in the Basic, Broad and Special Policies include:

- + \$2,000,000 newly acquired or constructed property (180 days)
- + \$25,000 personal effects and property of others on premises (includes minister's personal property)
  - \$2,500 personal effects and property of others off-premises (worldwide)
- + \$50,000 valuable papers and records, cost of research (other than electronic data)
- + \$5,000 electronic data – replace or restore
- + \$10,000 leasehold interest and canceled lease moving expenses due to a covered loss
- + **Ordinance or Law:**
  - \$350,000 value of undamaged portions of the building that must be demolished
  - \$350,000 demolition costs and debris removal for undamaged buildings
- \$250,000 increased cost of construction
- + \$50,000 appurtenant buildings and property in the open
- + \$50,000 property off-premises, including property in-transit (worldwide)
- + \$25,000 total for trees, shrubs, plants and lawns; up to \$2,500 per item
- + **Indirect Loss** – \$100,000 for any one or combination of the following:
  - Business income including rental value
  - Extra expense
  - Tuition fees
  - Emergency evacuation including civil authority
  - Civil authority
  - Alterations and new buildings
  - Violent incident

- + \$15,000 outdoor signs
- + \$10,000 lock repair or replacement
- + \$15,000 information reward: arson, theft and vandalism
- + Sewer, drain or sump backup or overflow
- + Actual cost for fire department service charge
- + \$25,000 pollutant cleanup and removal
- + Debris removal included in building limit (25% maximum), \$25,000 additional available limit
- + \$15,000 radio, television antennas and satellite dishes
- + \$10,000 fire extinguisher and automatic fire suppression recharge – blanket insurance
- + \$25,000 refrigerated product loss
- + \$10,000 earthquake sprinkler leakage
- + \$10,000 utility services – direct damage
- + \$10,000 utility services – time element
- + \$5,000 non-owned detached trailers
- + \$15,000 limited property coverage for fungus, wet rot, dry rot and bacteria
- + \$10,000 Maintenance Equipment Coverage
- + \$5,000 Automated External Defibrillator Coverage
- + \$50,000 Accounts Receivable Coverage
- + \$10,000 fire and security alarm system upgrade (limited to 25% of loss)
- + \$5,000 materials, supplies and fixtures for installation project
- + \$5,000 loss data preparation expenses
- + **Equipment Breakdown Coverage** – This provides coverage for direct physical damage resulting from mechanical breakdown, artificially generated electric current, steam explosion, or other loss or damage to steam and water heating equipment. Also included:
  - Expediting expense – \$50,000
  - Hazardous substances – \$50,000
  - Spoilage – \$100,000
  - Data restoration – \$50,000
  - Animals – \$50,000
  - Service interruption (up to the limit of business income and extra expense coverage)

### ***Other Property Coverages***

You have the ability to tailor your policy to address your church's specific needs with additional endorsements that offer more financial protection. This includes many options that exceed industry standards, because we believe you deserve the very best we can offer.

- + **Crime Coverage** – Provides protection for money and security losses resulting from theft, burglary, robbery, employee dishonesty, forgery and alteration.
- + **Computer Fraud Coverage** – Covers the loss of money, securities, or property by fraudulent transfer through a computer system or program by nonemployees.
- + **Inland Marine Coverage** – A broad type of insurance that covers valuable possessions that are considered unique, or may be transported from one place to another.
- + **Green Upgrade Coverage** – Pays for the reasonable additional costs to upgrade to more energy efficient and environmentally friendly building elements and appliances in the event of a covered loss.
- + **Key Person Replacement Expenses** – Provides reimbursement coverage for various incurred recruitment expenses to replace the senior pastor, executive pastor, or a person holding equal responsibility/authority in the unfortunate event that these key individuals suffer death as the result of a work-related accident.
- + **Limited Flood Coverage** – Provides building and personal property coverage when loss or damage is a direct result of flood. Coverage also includes expenses to remove debris of covered property that has been damaged.





## LIABILITY COVERAGE

In addition to property coverage, we offer your church general liability protection for claims against the legal liability of your organization. This includes: bodily injury or property damage; libel, slander and defamation; spiritual counseling performed by your ministerial staff, employees or volunteers; and covered expenses resulting from a crisis event during a church-sponsored activity.

### *Liability Coverage Included*

- + **General Liability Limits:**
  - Up to \$2,000,000 per occurrence
  - Up to \$5,000,000 in aggregate
- + **Who Is An Insured** – extended to include:
  - Volunteer workers and donated labor
  - Your members
  - Your minister, board or council members, trustees or officials, Sunday school superintendents or teachers
  - Any church organization authorized and controlled by you
  - Your school nurse and student nurses while acting within the scope of their duties
- + Newly-acquired and formed organizations (same or similar business)
- + Automatic additional insured status for: lessor of land; state or political subdivision; mortgagee, assignee or receiver; and co-owners of premises
- + Worldwide coverage
- + Defense costs – including court costs and attorneys' fees
- + Incidental host liquor
- + Incidental medical malpractice, including use of defibrillators
- + Watercraft liability if non-owned, any length
- + Violent Incident Response Coverage (up to \$300,000)
- + Legal Expense Reimbursement Coverage (up to \$15,000 each occurrence/\$45,000 aggregate)
- + Bail bonds (up to \$1,000)
- + Loss of earnings while appearing at trial (up to \$500 daily)
- + Product recall expenses (up to \$25,000)
- + Damage to property of others (up to \$1,000)
- + Ministers counseling (spiritual) including: lay employees, volunteers, counselors in training and school counselors while under supervision of your ministry.

### *Additional Liability Options*

Every church faces different issues and challenges. We offer a number of additional liability endorsements so that you can tailor your policy to your specific needs. Many of the coverages we offer can be purchased on an occurrence or claims-made basis. Higher limits are available in our Umbrella Policy for these liability coverage options as well:

- + **Non-Owned and Hired Auto** – Provides excess liability and medical coverage should legal liability arise out of the use of a non-owned or hired auto.
- + **Employment Practices** – Protects against lawsuits that can arise from allegations of wrongful employment practices made by staff members or prospective employees.

### *Additional Liability Options (continued)*

- + **Employee Benefits** – Covers negligent acts, errors or omissions arising out of the administration of employee benefit programs.
- + **Lost Wages Coverage** – Provides reimbursement coverage to nonemployees for wages lost while away from work if due to bodily injury caused by an accident; covers the lost wages of a family member who misses work to care for the person injured; also covers a family member who misses work for life care of the person injured (arranging for hospice care or organizing funeral arrangements).
- + **Directors And Officers Liability** – Provides your individual directors and officers the protection they need from personal liability and financial loss arising out of wrongful acts committed in their capacity as directors and/or officers.
- + **Educators Legal Liability** – Provides coverage for certain negligent acts, errors, omissions or breaches of duty arising out of the rendering or failure to render educational services by any insured.
- + **Sexual Misconduct** – Protects against legal liability arising from acts of sexual misconduct by a staff member or volunteer. Also, includes additional coverage for medical payments and counseling expenses on a no-fault basis.
- + **Counselors Liability (licensed and fee-based)** – Provides additional coverage for damages arising out of fee or non-fee based counseling services performed by your organization as directed by its ministerial staff.



## SPECIAL POLICIES

To accommodate the special considerations that arise at every church, we offer competitively priced specialty policies with the highest levels of coverage, designed to complement your insurance plan.

- + Business Automobile Policy
- + International Travel Coverage
- + Umbrella Policy
- + Workers' Compensation Policy

## CLAIMS

As a church leader, your priority is your congregation. Every minute you spend on claims is a minute that you're not with them, so making sure you have a fast, friendly experience with real people — not an automated service — is of utmost importance to us. Our claims team is available 24/7, so you can call them when your schedule allows. **Talk to a claims representative: 1.888.748.4326.**



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## THE GUIDEONE DIFFERENCE

We know you have a variety of choices when it comes to insuring your organization. But we're the only insurer that can provide you with the combination of company stability, strong values, personal service and seven decades of industry expertise.

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### ***"A-" (Excellent) Rating by A.M. Best***

We carry an "A-" (Excellent) rating from A.M. Best Company, the most widely respected insurance rating firm in the country. We have been consistently ranked in the "Excellent" category for 25+ years.

### ***Fast, Compassionate Claims Service***

We know compassionate, caring claims service is crucial for organizations like yours. We pride ourselves in providing a personal touch with every call we take, 24/7. You're a person, not a claim number — and we'll treat you as such.

### ***Loss Prevention Experts***

With well over a half century of experience under our belts, we've become experts on risk management — and it's important to us to share our knowledge with you. We provide our customers with access to a wide variety of free resources, such as our SafeChurch risk management portal, that provide articles, webinars, videos and more.

### ***New Construction and Disaster Recovery***

When property damage strikes, you can rely on us to help you rebuild. Literally. Our wholly owned construction subsidiary, GC3, understands how critical it is for members of your organization to have functional gathering spaces and facilities. They'll help you rebuild with speed, quality craftsmanship and values you can trust.

### ***Social Responsibility***

Like you, we care about affecting positive change in the communities we call home. Through the GuideOne Foundation and donated volunteer work hours, we support charitable causes that align with our company values, our personal values and the values our policyholders believe in.

### ***Personal Service from Local Agents***

We have representation in all 50 states, with a vast network of more than 2,000 independent agents. These dedicated individuals are well-versed in the unique needs of our niche markets and are fully equipped with knowledgeable advice to help protect your organization. And, just as importantly, they deliver the personal, caring service that we pledge to provide to each and every customer.

### ***GuideVantage Complimentary Resources***

In addition to your GuideOne policy, we provide a host of exclusive, complimentary resources to help protect your organization and safeguard what you've built. Enjoy industry-specific materials and programs, beneficial to both you and the people you serve — from human resource support services and risk management tools to more general protection, like free property sensors that provide water leak alerts. With resources like GuideVantage, positive change is indeed possible.

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▶ How can we help you and your organization in your mission to make a difference? Call us today to find an agent or get a free, no-pressure quote and insurance proposal. **1. 888.218.8561**

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