

UMBRELLA COVERAGE

ADDED PROTECTION AGAINST LAWSUITS



UNFORTUNATELY, LAWSUITS AGAINST CHURCHES HAVE BECOME INCREASINGLY COMMON. Worse yet, court judgments can easily reach millions of dollars. To help make sure your church is not financially devastated by a lawsuit, consider adding GuideOne's Umbrella Liability coverage to your insurance program.

Our Umbrella policy provides your church with an extra layer of liability coverage for additional financial protection. Umbrella coverage goes above and beyond general liability, automobile coverages, and the employers' liability portion of a workers' compensation policy. This increased protection is critical in today's litigious society, plus we offer various limits starting at \$1 million.

How the Umbrella Policy Works

Your church can be sued for many reasons, whether or not the organization is at fault. Common causes of liability lawsuits include personal injuries, vehicle accidents, bodily injury and death.

Once a lawsuit has been filed against your church, you will have no choice but to hire an attorney for thousands of dollars and defend the church in a court of law. Hopefully, you'll win the suit. But if you lose, could your church afford to pay a six- or seven-figure judgment?

HERE ARE TWO EXAMPLES OF HOW A GUIDEONE UMBRELLA POLICY WILL PROTECT YOUR CHURCH IN THE EVENT OF A LAWSUIT.

Injury on Premises — When a six-year-old boy is playing in Sunday School, a partition falls on him and cause severe head and neck injuries. The parents sue the church and win.

- Award Given: \$1.8 million
- General Liability Policy: pays \$1 million
- Umbrella Policy: pays remaining \$800,000

Injuries at Camp — A church camp counselor runs a stop sign and hits another car broadside. One person is seriously injured and two other people have minor injuries. The families sue the church and win.

- Award Given: \$1.75 million
- Vehicle Policy: pays \$1 million
- Umbrella Policy: pays remaining \$750,000

Don't Leave Your Church at Risk

Guests, members, volunteers and employees are far more likely to sue a church today than ever before. In some cases, the judgments are so large that churches are forced to sell off investments, buildings, artwork, vehicles and other possessions to cover the cost. To minimize this risk and protect your organization's future, speak with a GuideOne insurance agent today about an Umbrella policy.



1111 Ashworth Road
West Des Moines, Iowa 50265
1-888-218-8561 | guideone.com

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CM 15085 (01/12)