

WORKERS' COMPENSATION COVERAGE

PROTECT YOUR EMPLOYEES AND CHURCH



HERE'S AN IMPORTANT FACT: IN NEARLY EVERY STATE, WORKERS' COMPENSATION INSURANCE IS LEGALLY MANDATED FOR ALL EMPLOYERS, AND CHURCHES ARE USUALLY NOT EXEMPT.

Naturally, in addition to complying with legal requirements, your church wants to take care of its employees in every way possible. If one of your employees is injured on the job, GuideOne's Workers' Compensation Coverage offers benefits and protection specifically designed to meet the needs of both your worker and church.

Injuries Occur Frequently

These are just a few examples of common employee injuries that occur all too frequently.

- A church custodian falls off a ladder and breaks his back.
- When traveling to visit a member in the hospital, a pastor is involved in an auto accident and is seriously injured.
- A music director trips on her choir robe and falls down several stairs, fracturing both wrists.

In most cases, if an employee experiences a work-related injury or illness, the church will be legally responsible to provide wage replacement benefits and pay for the cost of medical care.

HOW GUIDEONE COVERS YOU

WITH THE GUIDEONE WORKERS' COMPENSATION POLICY, YOUR CHURCH WILL BE COVERED FOR:

Wage Replacement — When an employee is disabled by a job-related illness or injury, the law says that wage replacement should be adequate, equitable, prompt and certain. An injured worker is also entitled to wage replacement benefits as long as they are totally or partially disabled. Our policy covers these costs, and cash benefits are calculated as a percentage of the worker's wage.

Restoring Disabled Workers — As an employer, your church is required to provide medical care to employees (at no cost to them) for all medical treatment related to a workplace injury. Oftentimes, the care must include medical/vocational rehabilitation to restore the worker to their former physical condition and to return them to productive employment. Our policy covers the medical costs including:

- First aid treatment;
- Physicians' services;
- Nursing care;
- Supplies and prescription drugs;
- Surgical/hospital services;
- Medical/vocational services; and
- Rehabilitation services.

PROTECT YOUR PASTOR, TOO!

EVEN THOUGH MANY PASTORS ARE PAID AS INDEPENDENT CONTRACTORS, most state Workers' Compensation bureaus do not consider clergy as such, because of the unique relationship of the employer and employee. Your pastor will have full coverage and premier protection with GuideOne's Workers' Compensation policy.



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