

What Every Church Needs to Know About Insurance

All Church Insurance Is Not the Same!

Not Your Standard Commercial Policy

Many insurance companies cover churches just like any other commercial account. But there are several unique liability exposures that churches have that are not covered under a standard, unendorsed, commercial policy.

Areas such as:

- Sexual Misconduct
- Director's and Officer's Coverage
- Pastoral Counseling
- Day Care Liability
- Cemetery Liability
- Liability for your K-12 Private School
- Liability for Youth Camps and/or Recreational Activities
- Stained Glass, Pews, Pipe Organs

There are several other areas to keep in mind for your insurance program as well. Even if a church doesn't own any vehicles, volunteers often use their personal vehicles for church business. A robust insurance program provides liability coverage for the church arising out of the use of personal automobiles in those situations.

Coverage for injuries during athletic activities is another important area to consider.

Additional coverages are need for parsonages and rental dwellings owned by the church as well.

Your Agent Needs to Specialize In Church Insurance

In addition to these specialized areas, your insurance agent must also be knowledgeable about these unique exposures. Ask your agent if they service other congregations and if they can provide references of their experiences. Ask if the insurance carriers they represent offer specialized church programs. At Mennonite Mutual Insurance Company, our commitment to you is to provide highly personalized service through highly professional insurance agents, giving you the peace of mind knowing that you are adequately protected.

Backed By the Experts at Mennonite Mutual Insurance Company

At Mennonite Mutual Insurance Company, we have been insuring congregations of widely varying denominations for over 100 years. Through our years of experience, we have developed our Stewardship Protection ProgramSM that has more coverage available than most commercial policies and at a competitive cost.

In addition to our church insurance program, we offer world-class loss control specialists who will personally visit your facility and analyze your risks and liability. This specialist can offer recommendations on ways to reduce the potential or severity of a loss. Part of our services include *thermal imaging*, which can detect many electrical problems that could potentially cause a fire as well as moisture issues, whether in your roof, walls or basement.

Get a Quote On A Custom-Tailored Insurance Program

You'll be surprised how affordable an insurance program can be when the insurance experts at Mennonite Mutual Insurance Company design it. Contact us today!