

# WHY THE INSURANCE BOARD?

Our goal at the Insurance Board is protecting your ministry. That means working with your church to help avoid the disruptive impact of a loss. It also means providing insurance solutions to protect your church in case of a loss. We understand your ministry. We care about your church. We work hard to help you protect it.

## Church-Tailored

Church solutions for church people, by church people! Your church is a special place for your members and guests. You sponsor all kinds of activities. But with all of these blessings comes risk. You are charged with protecting all of this. We understand your unique insurance needs, and it starts with determining the value of your church! We understand the uniqueness of a church: stained glass windows, pipe organs, ornate architecture, and more!

## Covenantal Relationship

The guiding principles of the IB are set by the board of directors consisting of spiritual leaders from the three denominations we serve: Christian Church (Disciples of Christ), Presbyterian Church (USA), and United Church of Christ, and qualified lay leaders from across the Country. Very few insurance organizations truly value each client the way we do. We are a program of inclusion, not exclusion. Because of our affiliations with the three denominations, we feel a greater sense of responsibility to our participants.

## Prevention First

We want to make churches safer places for ministry. We can best achieve that by offering programs and services aimed at reducing the likelihood and magnitude of a loss. Some of the programs we offer are: an electrical inspection program, an abuse prevention training program, two property valuation programs, background checking services, support for boundary training for clergy, risk management advice, newsletters, webinars, seminars, and more.

## Comprehensive Coverage

The Insurance Board offers a comprehensive suite of coverage unsurpassed by others including, but not limited to: Custom Property, General Liability, Abusive Acts Liability, Pastoral Counseling Liability, Hired & Non-Owned Auto Liability, and Directors & Officers Liability including Employment-Related Practices Liabilities such as sexual harassment, wrongful termination & discrimination. Other coverage includes: Employers' Liability, Employee Benefits Liability, Cemetery Professional Liability, and Crime (Employee Dishonesty).

## Superior Limits

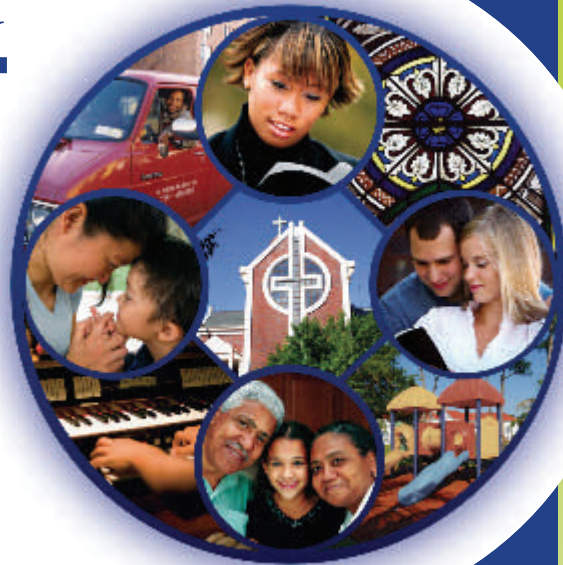
The Insurance Board has negotiated substantial coverage and higher limits from A-rated carriers. Our goal is to provide the greatest scope of protection for the churches we serve. Participants enjoy no "shared" limits of: \$30M umbrella, \$3M directors & officers liability, \$2M pastoral counseling, \$2M employee benefits liability, \$2M hired & non-owned automobile liability, \$1M sexual misconduct liability per victim (can purchase excess for \$2M), \$1M employee dishonesty, and more.



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# INSURANCE BOARD PROGRAM

- **Denominational Insurance Program**
- **Financial Stability**
- **Prevention First**
- **Non-Profit Corporation**
- **“A” Rated or Better Carriers**
- **Comprehensive Coverage**
- **Superior Limits, \$30M Umbrella**
- **Excellent Claims Service**
- **Your Advocate!**



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