

# the LEADER

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A PUBLICATION FOR GUIDEONE INSURANCE CHURCH POLICYHOLDERS

## IF YOU HAVE QUESTIONS

on safeguarding your ministry, or questions about any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our website at [GuideOne.com](http://GuideOne.com)

## TO REPORT A CLAIM,

call the Guideline® toll-free at 1-888-748-4326 anytime – 24 hours a day, 7 days a week.

## VISIT

### SAFECHURCH.COM

for free access to safety resources, training modules and safety assessments. This exclusive benefit is available only to GuideOne customers. To set up a user ID and password, enter your GuideOne agent and policy numbers, which you can find at the top of your billing statement. Make your church a safer place and join today!



## SET ASIDE TIME EACH YEAR TO FOCUS ON YOUR CHURCH'S SAFETY AND SECURITY

**IN TODAY'S SOCIETY, IT HAS BECOME CLEAR THAT CHURCHES ARE NO LONGER THE SAFE HAVEN THEY ONCE WERE THOUGHT TO BE. THEY HAVE BECOME MORE VULNERABLE TO VIOLENCE, WRONGFUL ALLEGATIONS, TRANSPORTATION CONCERNS AND OTHER INCIDENTS THAT CAN THREATEN THE STRENGTH OF THE ORGANIZATION.**

To help protect your church or religious organization from these threats, GuideOne encourages church leaders to set aside time each year to ensure the safety and security of your organization. During this time, churches should focus on analyzing, reviewing and modifying current policies and procedures to make sure that plans are in place to help prevent potential risks from occurring.

GuideOne is aware that the list of responsibilities and requirements for church leaders can sometimes be lengthy and daunting, creating difficulty in finding time to dedicate toward church safety. However, the following are a few suggestions church leaders can take to help focusing on safety and security an easier task:

- **Create a Team** – Creating a Safety and Security Team within your church is a great way to get other members involved, and it allows church leaders to focus on other aspects of the ministry. Your team should be comprised of three to eight members, each with different backgrounds, skills and experience. The role of this group is to devise and execute a plan to review current processes and procedures, and update what's necessary to ensure sufficient safety and security.

- **Determine Areas of Risk** – After a team has been created, it is important they look at all areas that could pose risk for the organization. Every church is different, but GuideOne suggests using the EFFECT framework to determine risk areas:

- Emergency preparedness
- Facility safety
- Financial safeguards
- Employee and volunteer safety
- Children and youth safety
- Transportation safeguards

- **Utilize Risk Management Resources** – To support your team, GuideOne offers a number of helpful risk management resources. Be sure to visit [GuideOne.com](http://GuideOne.com) and [SafeChurch.com](http://SafeChurch.com) for fact sheets, risk management articles, training videos and assessments, and more.

- **Educate the Congregation** – If your congregation becomes more knowledgeable about steps being taken to protect the church, your members may begin to be more proactive, further limiting the risk of loss.

As we move toward a new year, now is the time to determine when your organization can dedicate time to church safety and security, and try to make it an annual process. The life and ministry of a church are always busy, but adequate safety and security precautions are necessary to limit loss and disruption of services and activities. ■

## CRITICAL QUESTIONS

TO ASK YOUR (POTENTIAL) AGENT



By Bill Kunkling

### Agent Liability

**About**  
A person who does business for another person  
a person who acts on behalf of another.

In the insurance world, agents — as brokers, as underwriters, as adjusters — are the “eyes” whom it pays for all things regarding liability protection and coverage. For individuals, getting things covered is often a breeze and a matter of course for the broker.

What will happen if an agent is negligent? What will happen if an agent is negligent? What will happen if an agent is negligent?



# Check and PROTECT

## BACKGROUND CHECKS MADE EASY

**WITHIN YOUR ORGANIZATION, IT IS IMPORTANT TO ENSURE YOUR STAFF AND VOLUNTEERS CAN BE TRUSTED AND WILL WORK WITH HONESTY AND INTEGRITY.**

To assist with this challenge, GuideOne is pleased to offer policyholders affordable background checks through the **Check & Protect Program**. This program provides access to industry-leading screening assessments and makes it easy to complete required background checks for employees and volunteers. Powered by ClearStar, Inc., several affordable packages are available for you to choose from.

Conducting background checks is one more way to help keep your ministry and congregation members protected. For more information, visit the **Background Checks** tab on [SafeChurch.com](http://SafeChurch.com). ■

## A NEW RESOURCE TO ANSWER YOUR INSURANCE QUESTIONS

**INSURANCE CAN BE A COMPLICATED SUBJECT FOR CHURCH LEADERS TO INTERPRET. THERE ARE MANY QUESTIONS TO BE ASKED AND ANSWERED, AND A LOT OF TERMINOLOGY TO UNDERSTAND. YOUR CHURCH AND MINISTRY ARE IMPORTANT ASSETS TO PROTECT, SO YOU WANT TO BE SURE YOUR INSURANCE REFLECTS THAT NEED AND SUFFICIENTLY PROTECTS YOUR ORGANIZATION.**

*Church Executive* magazine is an excellent resource to do just that and is the go-to business resource for nearly 40,000 of the most influential church leaders in the country. This year, GuideOne has partnered with this publication to provide a six article series, titled “Insurance Essentials.” This series focuses on what customers need to know when it comes to purchasing church insurance, as well as provides information to educate consumers on handling claims and the claims process. Topics include:

- How to Choose the Right Insurance for Your Church;
- Five Critical Questions to Ask Your (Potential) Agent;
- Learning and Understanding the Language in Your Insurance Policy;
- The Most Common Church Claims;
- What Happens After a Claim is Submitted; and
- What to Do if You are Subject to a Claim.

Fortunately, readers have quick, easy access to these informational articles through a free downloadable eBook. Articles are released every two months, and the entire eBook will be available in February 2016. To download and view the current articles in the eBook, visit the **eBook** tab on [ChurchExecutive.com](http://ChurchExecutive.com). ■



## DIRECTORS, OFFICERS AND EDUCATORS LEGAL LIABILITY

**TO EXTEND YOUR INSURANCE PROTECTION BEYOND THE BASIC POLICY FOR YOUR EDUCATIONAL INSTITUTION, GUIDEONE OFFERS DIRECTORS AND OFFICERS AND EDUCATORS LEGAL LIABILITY (ELL) COVERAGE.**

This product is designed to respond to covered liability claims arising from the educational process. It has a low deductible, liability limit up to \$1 million, and up to \$10,000 defense cost reimbursement for injunctive relief actions. This product provides extensive coverage for a wide range of persons/entities when acting in the course and scope of their duties. To ensure your organization has the coverage it needs, talk with your GuideOne agent today about adding ELL. ■