

A^{the} ADVISOR

A Publication for GuideOne Insurance Personal Lines Policyholders
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Insuring the Faithful

GuideOne Introduces FaithGuard Insurance

GuideOne Insurance knows the congregation is the heart of any church. That is why we have introduced FaithGuard™ auto and homeowners insurance to provide special benefits and discounts for churchgoers of every faith.

Active church attendees need enhanced protection for church activities, travel and lifestyle. FaithGuard coverages are designed to offer protection and advantages

tailored to meet the unique needs of people of faith.

FaithGuard Auto

Your faith is important to you. Serving people of faith is important to us. Because of that, we offer the following special discounts on FaithGuard auto insurance:

- Pastors, executive church administrators, missionaries and full-time seminarian students are eligible for a discount.
- As with our standard auto policy, nondrinkers also are eligible for a discount.

In addition to comprehensive auto protection, FaithGuard also offers the following special benefits:

- Waiver of deductible if your auto is involved in an accident while you're driving directly to or from a church service or worship activity.
- Payment of church tithing up to \$750 if you suffer a loss of income from a disability caused by any accident in your insured auto.
- Doubled medical limits if your auto is involved in an accident while you're driving non-family members directly to or from a church service or worship activity.
- Payment of auto loans up to \$3,000 on your covered autos if you suffer a loss of income from a disability caused by an accident in your auto while driving directly to or from a church service or worship activity.
- Donation of a memorial gift of \$1,000 to your church if your auto is involved in any car accident that results in your death or the death of a household family member.

FaithGuard Homeowners

FaithGuard coverage also offers homeowners protection and advantages that ordinary insurance policies do not provide. For example, nonsmokers are rewarded for their healthy lifestyle choices with a discount.

Whether you're hosting a church meeting in your home or bringing personal property to the church,

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To learn more about protecting your home and reducing risk, visit the Personal Lines Consumer Information and Safety Tips section on www.guideone.com.



To learn more about any of the features in *The Advisor*, contact your GuideOne agent, or call **1-888-218-8561** to locate an agent near you.



Insuring the Faithful —
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FaithGuard homeowners coverage provides you with enhanced protection and security. Benefits include:

- Waiver of deductible if there is a loss to your personal property while it is in the care, custody or control of your church.
- Payment of church tithing up to \$750 if you suffer a loss of income from a disability caused by any accident at your residence.
- Doubled medical limits if you host an activity at your home on behalf of your church and an attendee is injured during the activity.
- Mortgage payments up to \$7,500 if you suffer a loss of income from a disability caused by an accident at your residence.

To learn more about adding the FaithGuard endorsement — at no additional charge — to your auto or homeowners policy, talk with your GuideOne agent.

** Some coverages and discounts are not available in all states.*

Protecting Your Identity

GuideOne Offers Identity Fraud Expense Coverage

What could be more surprising than opening your credit card statement to find thousands of dollars in charges that you never made? All too often this is happening to millions of people due to identity theft. And even worse is the hassle and cost of trying to clear up the situation. GuideOne can now help defray the costs associated with identity theft with Identity Fraud Expense coverage.

Identity theft is one of the fastest growing crimes in America. If you think it can't happen to you, then you might want to reconsider. In the past five years, more than 27 million people fell victim to identity theft.



Identity theft occurs when someone uses your name or personal information such as your social security number, driver's license or account numbers to assume your identity. According to the Federal Trade Commission the average out-of-pocket expense associated with identity theft is approximately \$1,000 per person, mainly relating to costs for certified mail, notary services, attorney fees, reapplication fees and phone calls.

When a GuideOne policyholder purchases the new Identity Fraud Expense coverage endorsement with their homeowners policy, GuideOne will provide up to \$15,000 for expenses incurred as the direct result of any one identity fraud claim during the policy period, such as:

- Lost income resulting from time taken off work to meet with authorities or attorneys, up to \$250 a day, not to exceed a total of \$5,000;

- Reasonable attorney fees incurred as a result of identity theft;
- Certain loan application fees;
- Costs for telephone calls to businesses, authorities, agencies or financial institutions to discuss the identity theft; and
- Costs for sending documents to businesses, agencies and financial institutions.

Like most other companies offering this new form of protection, GuideOne will not cover direct losses as a result of identity theft. However, GuideOne's Identity Fraud Expense coverage endorsement is designed to be highly competitive in the marketplace. If you think it's time to enhance your homeowners policy to include protection against identity theft, your GuideOne agent can help. Give them a call today!

** Coverage not available in all states.*

New Unique Life Insurance Options

Special FaithGuard Benefits Now Available

With the introduction of FaithGuard auto and homeowners insurance, GuideOne is able to meet the unique needs of active church attendees. Through our partnership with Kansas City Life Insurance Company, we can further meet the needs of our FaithGuard policyholders with two unique life insurance options: The Monthly Benefit Rider and the Charitable Giving Rider. These special benefits are available on all of our Term policies and select Universal Life policies.

Monthly Benefit Rider

The Monthly Benefit Rider is a new approach to life insurance that allows you to take a look at what your monthly need would be in the event of a family death. The Monthly Benefit Rider is designed to replace your income in the form of monthly payments. Simply determine what you would need to maintain your

standard of living and cover home, daycare, vehicle and other expenses. Then specify the period of time you'd like these to be paid.

FaithGuard Endorsement — Because your commitment to your church is important to you, it is also important to us. A special endorsement is available to FaithGuard policyholders on the Monthly Benefit Rider at no extra expense. In addition to the monthly benefit paid to the beneficiary, the endorsement allows for an additional 10 percent to be paid monthly to the insured's church at the time of their death.

Charitable Giving Rider

If you've made a commitment to support certain charitable organizations, you can make arrangements for a gift to be made in the event of your death. The Charitable Giving Rider allows for a donation to be made to a

charity of choice at the time of a policyholder's death. For a nominal cost, the Charitable Giving Rider provides 1 percent of the face amount of the policy to be donated to the charity you've selected.

FaithGuard Endorsement

— A special endorsement is available to FaithGuard policyholders at no additional expense. If a policyholder death occurs while attending or traveling to or from a scheduled worship activity, the charitable contribution will be doubled to 2 percent of the policy's face amount.

To learn more about the Monthly Benefit Rider, the Charitable Giving Rider and their available FaithGuard endorsements, contact your GuideOne agent.

