

THE Leader

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A Publication for GuideOne Insurance Church Policyholders


Protect Your International Travelers with MissionGuardSM

For many churches, taking mission trips abroad is a key part of their ministry. As valuable as these mission trips are, it is important to recognize the potential risks of traveling and working in a foreign country.

MissionGuard international travel coverage provides one of the industry's finest package of insurance coverages to protect churches and schools, and their employees and volunteers, on mission trips outside of the United States.

MissionGuard not only provides the most comprehensive insurance coverage available, it also includes a broad array of travel assistance services to help church travelers with pre-trip planning and handling any problems that may arise while they are gone. Special features of MissionGuard coverage include the following:

- **Foreign Travel Liability Coverage** — \$1 million comprehensive liability coverage protects the financial well-being of church travelers against lawsuits from foreign claims arising outside of the United States.
- **Accident and Sickness Medical Coverage** — For accidents and illness that require medical treatment, both your employees and volunteers are protected with up to \$100,000 in coverage.
- **Foreign Auto Liability Coverage** — \$1 million of auto liability is provided for rented, hired, or borrowed vehicles outside of the United States, where domestic coverages do not apply.
- **Kidnap, Ransom, and Extortion Coverage** — Kidnappings have become an increasing concern for Americans traveling abroad. As a standard part of the MissionGuard policy, this \$50,000 coverage helps protect your travelers in the event of a kidnapping.
- **Accidental Death and Dismemberment** — MissionGuard provides your employees and volunteers with up to \$100,000 of accidental death and dismemberment coverage.
- **Foreign Travel Property Coverage** — Protects your church's personal property.
- **Executive Assistance[®] Service** — Provides personal assistance services 24 hours a day, seven days a week, to help travelers with medical, legal, and personal emergencies.
- **Emergency Political Evacuation** — Church travelers have 24 hours-a-day, seven days-a-week access to emergency political evacuation services through a leading provider of global risk management services. Reimbursement up to \$1,000 per covered person, per event for an "Insured Loss" for covered "Emergency Political Repatriation" and "Emergency Relocation" (as defined by the coverage form). This is subject to a \$2,000 policy limit.

For mission safety, security, and peace of mind, protect your travelers with MissionGuard. 

If you have questions on safeguarding your ministry, or any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our Web site at www.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.

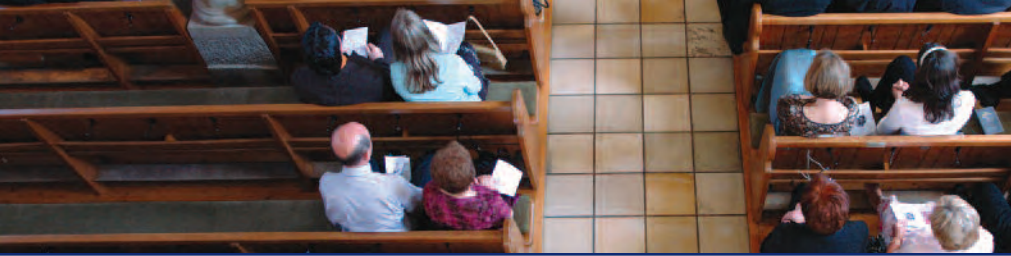


IMPORTANT INFORMATION

Please read this newsletter, initial below and route to others within your organization:

- ___ Pastor
- ___ Trustee chair
- ___ Treasurer
- ___ Children's coordinator
- ___ Administrator
- ___ Youth coordinator
- ___ Board chair
- ___ Secretary/Office





The Reality of Violence at Church

On Sunday, May 21, 2006, a gunman walked into a church in Baton Rouge, Louisiana, near the end of Sunday morning services. He proceeded to shoot five people at the church before abducting his estranged wife and three children. While the children were eventually released, the woman was later found dead at another location.

Shocking as it may seem, violent incidents of this nature happen several times each year at churches across the country. Because places of worship are open to the public, churches have become more vulnerable to these senseless acts of violence. Not to mention, many churches have a false sense of security that these types of crimes can't happen within what is supposed to be the safe haven of a church. To help make your church less vulnerable, consider the following:

- Work with your church's Safety and Security Team to designate a point person on security issues to be the church security director.
- Develop a Church Security Plan and guidelines with defined roles for all staff persons, including greeters, ushers, and other frontline workers and volunteers. Your local law enforcement agency may be a resource to you in forming the security plan. In the plan, include a seating location for ushers and/or security personnel (strategically stationed in both the front and the rear of the sanctuary), lockdown procedures for areas of the church, crisis communications, and evacuation of the building.
- Establish a method for quickly communicating issues of concern, such as a weapon, to appropriate church personnel, such as the security director, as well as to authorities. Depending on the size of your church, walkie-talkies, two-way radios, pagers, and/or cell phones may be appropriate to have on hand.
- Establish a no-tolerance policy for fights, altercations, and other disruptions.
- Work with your local law enforcement agency to provide training for staff and frontline workers and volunteers on topics such as violence identification and security methods.
- Openly discuss issues of concern and learn to defuse problems before they become incidents. Violence intervention training may be appropriate.

To find out more information on how to protect your church against church violence, visit GuideOne.com and download the Church Violence safety fact sheet, or logon to SafeChurch.com to find numerous resources on this topic. 🌟

Protection Your Church Can't Afford to be Without

Religious institutions can no longer consider themselves safe from potential litigation. However, you can prepare for the possibility of being involved in a lawsuit, so that should it occur, your church doesn't lose everything. Umbrella Protection from GuideOne provides the extra shelter your church needs.

Our Umbrella Policy offers your church additional levels of protection through an extra layer of coverage to your current multi-peril and vehicle policies. You'll rest assured knowing you have an additional layer of protection to settle a claim, pay for a jury award or pay for the defense costs of a lawsuit.

To provide your church with the best protection possible, call your local GuideOne agent today! 🌟

"Preventing Slip and Fall Injuries at Church" Training Module Now Available

According to GuideOne's claim records, slips and falls are the number one cause of injuries at churches, and lead to more liability claims than any other type of incident. Churches are at high risk for slips and falls simply because of the large volume of people who frequent the building on a daily basis. To help you prevent a slip and fall injury from happening at your facility, GuideOne has developed the "Preventing Slip and Fall Injuries at Church" safety training module. This module is available for only \$3.00 per user and includes an online video that highlights a number of the high-risk slip and fall areas and common hazards that are found at church, along with ways to correct them. Church leaders and volunteers can access this training course from the comfort of their own homes and times most convenient for them by simply visiting SafeChurch.com.

SafeChurch.com is GuideOne and Group Publishing's new Web site that gives GuideOne policyholders free access to an extensive library of risk management resources. (Churches that are not GuideOne customers will pay an annual fee of \$120.) Setting up an account is as easy as entering your agent and policy numbers, which can be found at the top of your GuideOne billing statements. Visit SafeChurch.com today to learn how to help your church minimize the dangers of slips and falls. 🌟

