

the LEADER

THIRD QUARTER 2011

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

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



NEW CHURCH PRODUCT COVERAGES AND ENHANCEMENTS

GUIDEONE UPDATES CHURCH POLICY TO PROVIDE EVEN BETTER COVERAGE THAN BEFORE

WITH A HISTORY THAT DATES BACK TO 1947, GUIDEONE HAS ALWAYS STRIVED TO PROVIDE TOP-OF-THE-LINE COVERAGES AND SERVICE TO OUR POLICYHOLDERS.

Since creating the nation's first-ever comprehensive insurance policy for churches back in 1962, we have consistently offered comprehensive coverages, a broad array of risk management resources and superior church market expertise. We are excited to announce we have updated our FaithGuard Church policy to provide you with even better coverage than before, plus added new coverages you won't find from any other church insurer.

New Included Property Coverages:

- Personal effects and property of others on a worldwide basis; for example, property lost on a mission trip;
- Fire and security alarm upgrade;
- Utility services interruption; for example, a storm knocks out usage of your utilities and causes damage;
- Automated external defibrillators;
- Indirect loss, such as the loss of church income resulting from a covered peril; and
- Earthquake sprinkler leakage.

New Add On Coverages:

- **Green Upgrade Coverage** – Pays for the reasonable additional costs to upgrade to more energy efficient and environmentally friendly building elements in the event of a covered loss.
- **Key Replacement Coverage** – Provides for the reimbursement of recruitment expenses to replace a senior or executive pastor who dies in a work-related accident.
- **Limited Flood Coverage** – Provides building and personal property coverage on a limited basis when loss or damage is a direct result of flood.

New Included General Liability Coverages:

- Covered expenses resulting from a violent incident occurring during a church sponsored activity;
- Reimbursement for product recall expenses incurred because of a necessary recall of a product made by your church;
- Limited reimbursement of legal expenses for certain types of claims otherwise covered, such as disputes over donations made to the church; and
- Medical expense coverage regardless of fault for third parties, including loss of life payment.

To learn more about the new FaithGuard Church coverages and enhancements, or to add these to your policy, talk with your GuideOne agent.

*Some coverages and discounts are not available in all states.
This information is only a general description of the available coverages and is not a contract.

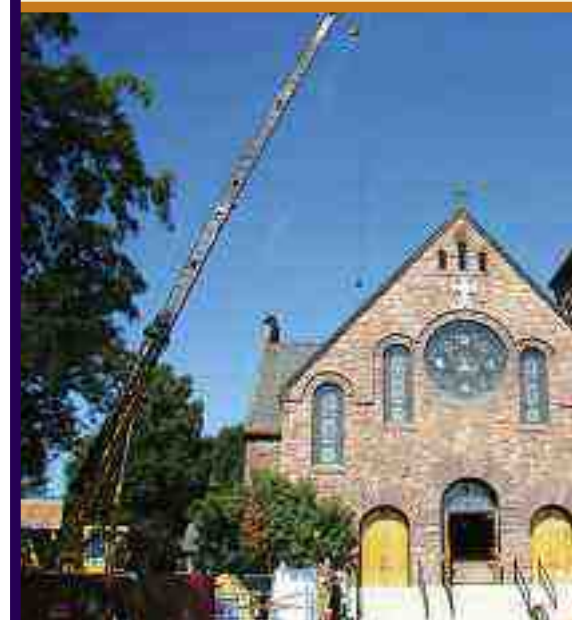


IF DISASTER STRIKES, LET US RESPOND

GuideOne Taylor Ball Helps Restore Facilities, Ministries and Peace of Mind

Disasters are unpredictable, but you can count on GuideOne Taylor Ball (GTB) Construction Services, a fully-owned construction organization of GuideOne Insurance, to respond immediately. As an experienced and knowledgeable construction company, GTB offers unique services to meet your organization's needs. Upon arriving on site, GTB will assist in mitigating and determining loss, while also providing safe access to the facility, an immediate clean-up process and engineer, architect and other professional consulting.

Returning your facility to normal after a disaster is important to you and GTB. See how GTB can help rebuild, renovate and restore your facility by contacting GTB at 1-888-747-0854 or visiting GuideOneTaylorBall.com today.



START A CHURCH WATCH PROGRAM TO PROTECT YOUR CHURCH

MOST PEOPLE ASSUME THEIR CHURCH IS SAFE AND REMOVED FROM VIOLENCE OR CRIME. UNFORTUNATELY, IN TODAY'S WORLD, THE OPPOSITE SEEMS TO BE TRUE. BY IGNORING STEPS NECESSARY TO PROTECT FACILITIES, CHURCHES ALMOST INVITE PROBLEMS. WORD HAS SPREAD THAT IT CAN BE EASY, DUE TO LACK OF SECURITY EFFORTS, TO BREAK INTO CHURCH BUILDINGS.

Standard security steps – providing adequate lighting and locking doors and windows – are not enough. A further security measure your congregation can take is forming a Church Watch Program. Such a program can be established to help members keep an eye out for suspicious activity on church property.

The added traffic around your parking lots and facility will significantly deter potential vandals or thieves. Members' assistance also will help better protect your facilities, while allowing them a more active role in overall church safety.

Below are simple guidelines that, when adhered to, will help you protect your resources and facility without constraining your budget:

- Educate members about the protection of church property as an act of good stewardship.
- Invite members to drive around church property whenever they are out and about in the neighborhood.
- Ask them to look for suspicious activity, cars or people, and call the police if they believe something looks out of the ordinary.
- Invite church neighbors to also report anything suspicious to appropriate authorities.
- Ask them not to confront individuals or take any unnecessary risks.
- Use newsletters or bulletins to remind members of the watch program and thank them for their participation in making your church community a safer place to worship.



PROTECT YOUR CHURCH VEHICLES WITH BUSINESS AUTOMOBILE COVERAGE

Transportation is one of the greatest risks organizations face. If your institution is involved in a serious accident, the consequences can be emotionally devastating and financially catastrophic. Your organization could be held liable for injuries to passengers and have to pay court costs, legal

fees and a potentially significant judgment. GuideOne's Business Automobile coverage is an addition to your existing insurance program and strengthens your transportation protection. Contact your GuideOne agent today to find out how you can add this valuable coverage to your policy.