

# WHY INSURANCE BOARD?

*We understand your ministry. We care about your church.  
We work hard to help you protect it.*

Our goal at Insurance Board is protecting your ministry Working with your church to help avoid the disruptive impact of a loss. Providing insurance solutions to protect your church in case of a loss.

## 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, and more!

## Covenantal Relationship

The guiding principles of the IB are set by the board of directors consisting of spiritual leaders from the four denominations we serve: United Church of Christ, Christian Church (Disciples of Christ), Alliance of Baptists and Presbyterian Church (USA), 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.

## 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: abuse prevention training program, property valuation programs, background checking services, support for boundary training for clergy, risk management advice, newsletters, webinars, seminars, and more.

## Comprehensive Coverage

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

Insurance Board has negotiated substantial coverage and higher limits from A-rated carriers. Our goal is to provide the greatest scope of protection. 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 \$2M), \$1M employee dishonesty, and more.

*The Insurance Board offers two property programs: IBpropertyFLEX and IBpropertyCLASSIC. Check with your agent to see which one will best meet your church's needs. Some coverages and limits vary.*

*We currently insure 4200+ churches with a Total Insured Value of more than \$13B. We have been in business for more than 35 years, insure all 38 UCC Conferences; and our participants benefit from the group buying power of almost 20,000 churches.*

**For More Information Contact:**  
**Donald E. Hamm II, CISR**  
**(800) 966-4272**  
**dhamm3@comcast.net**