





## Our Mission:

*To support and protect churches and church ministries by offering superior property and casualty risk and insurance management services.*

Our goal at the Insurance Board is protecting your ministry. We work with your church to help avoid the disruptive impact of a loss, and we provide insurance solutions to protect your church after a loss. We understand your ministry. We care about your church. We work hard to help you protect it by offering programs and services aimed at reducing the likelihood and magnitude of a loss.

Your responsibility as a church leader is to protect your church, its assets, and its people. As Partners in Protection, we work with you to ensure that you have the services and resources you need to do that.

### ***PROPERTY VALUATION***

#### **Marshall & Swift/Boeckh Building Valuation Service -- Free**

One of your greatest responsibilities is to determine the value of your church and other property. The time to discover that your church is underinsured is NOT after you have a fire. The consequences could be devastating. It may mean the end of your church. With a small effort on your part, IB staff will estimate the cost to replace your building(s), based on vintage, style, materials and geography. Of course, this is not a full appraisal, but it will give you an idea of your insurance need.

### ***SURVEY & INSPECTION***

#### **Loss Prevention Survey -- Free**

Managing church activities, staff, volunteers, and your building(s), is no simple matter, especially if you are a new board member. Where



to begin? The IB offers a survey and inspection service that is geared to churches and their missions. Surveys include an on-site visit, consultation, and follow-up. At the conclusion of the survey you will be provided with baseline “marching orders” that you can use (as lay people) to take the next step in loss prevention. Areas addressed include: conditions of buildings and grounds; property value; financial management; abuse prevention; and tenant management. (Churches are also selected randomly for survey to provide up-to-date insights into church management.)

#### **Electrical Inspection by TEGG -- Free**

If your building(s) is more than 30 years old, you likely have electrical system issues. Defects include aging infrastructure, amateur repairs, and exposure to power surges which endanger your church, building, and/or activities (HVAC, se-



curity systems, computers, musical instruments). The Insurance Board has partnered with a company to offer each of its participants an electrical inspection by a licensed professional. In addition to the inspection, churches can receive a repair allowance for defects identified as “critical” by the professional.



## ***ABUSE PREVENTION PROGRAMS***

### **SafeConduct™ Policy Template and Self-Assessment – Free**

Anyone can access our *SafeConduct™ Workbench* to take advantage of our SafeConduct™ Policy Template or our policy Self-Assessment tool. These resources have been developed by or in association with our business partner, Praesidium, Inc., an expert in child abuse prevention and related services. Look for the *SafeConduct™ Workbench* on our website under **Safety Solutions**.

### ***Armatus On-Line Training by Praesidium -- Free***

There is no substitute for knowledge about sexual predators, and their behaviors. If you have youth programs, your staff and volunteers need to know what to look for, and what the rules and boundaries are to protect the youth as well as to protect themselves from false allegations of abuse. *Armatus* on-line training provides a well-developed training program that is easy to administer, and easy to document.

### **Background Checking by Praesidium -- Subsidized**

Conducting background checks of prospec-





tive employees and volunteers, especially of those working with children, is a necessity today. It is a requirement for licensed day care operations by statute and for American Camp Association accreditation. Every significant youth centered activity should require it. The Insurance Board provides access to background checking services at three different levels as well as Motor Vehicle Record checks.

## ***TRAINING & CONSULTATION***

### **Publications, Website, Posters, and *The Steward*** -- Free

On-point reference materials can be difficult to find. OSHA training for small businesses may not match the needs of your church employees. The Insurance Board offers relevant reference materials including church-specific **Loss Control Manuals** in a form easily digested by a committee or individual. We provide a seasonal publication, *The Steward*, and our booklet, *Your Church: Employer & Small Business*, to keep you up to date and reminded of church management issues.

### **Webinars & On-call Consultations** -- Free

You have a day job, and a family. Financial resources for training are precious. The Insurance Board is scheduling regular webinars, short in duration, at regular times, covering important topics. All you need is your computer and a telephone. Can't listen at that time? We record each session and provide access from our website. See the **Webinar Information** page on our website. Or you can just call us. We will answer your questions, and help you with a solution.



### **Workshops at Your Location -- Free**

Typically, adults learn best by “doing.” Next best is a dialogue in a group of peers. The Insurance Board wants to participate in your regional meetings, lead a discussion about the risk management issues that concern you most, and empower your leaders to “do.” If you have a group of at least 25 getting together, we are ready to travel.

## ***CLAIM SERVICES***

### **On-line and Phone Claim Reporting -- Free**

Early reporting is fundamental to damage and cost control. Providing means to report claims early and accurately – Priceless! The Insurance Board offers several options to report claims, and we pledge to do everything necessary to assure prompt responses. We can also help you get priority access to critical resources needed in the hours and days after a bad loss to pump out the water, board up the windows and protect other property.

### **Crisis Response Services -- Free**

When something bad happens at your church, like multiple injuries or a sexual incident that will be unflattering to your church, the Insurance Board can muster resources within hours to help you address the public or the press and to counsel victims and survivors. Participants in our program have access to communications professionals and professional counseling services on call nationwide. Just call our Director, Loss Control & Claims or Claim Manager, day or night.



**Claim Advocacy** -- Free

Insurance policies are written for lawyers, not consumers. When you experience a loss you may want help understanding the coverage, and the benefits. While the Insurance Board cannot change the terms, we pledge to help you understand your coverage and to ensure that you are treated fairly. When you have a serious loss, a representative of our claims team will visit to help you get started.



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*We take our responsibilities to you seriously: we are your **Partners in Protection**. Please call us at any time if you have a loss control question or concern.*

*See our website at [www.InsuranceBoard.org](http://www.InsuranceBoard.org) or contact us by phone 800.437.8830 and ask for Loss Prevention.*



700 Prospect Ave \* Cleveland, OH 44115  
800.437.8830 \* [www.InsuranceBoard.org](http://www.InsuranceBoard.org)

*The information presented is for educational purposes to assist churches in developing an organized, comprehensive approach to loss prevention and loss control. This material is limited in scope and does not apply in every case or circumstance. It consists of general guidelines or suggestions, rather than specific advice, does not replace any legal requirements, and should not be considered as legal guidance. Because it is necessary to apply principles or concepts to specific facts, always consult professional counsel before using this material as the basis for specific action or adopting any of the guidelines or suggestions as policy.*