

IB Program Benefit

Another way that the IB helps you regarding property value is with favorable language in our property policy, including an allowance for unintentional underinsurance. Commonly found in most insurance policies is a clause that penalizes you for being underinsured. Typically, if a property is insured 20% or more under value you will be penalized. The amount an insurance company



would pay for a claim would be reduced in direct relation to how underinsured you might be. At the IB you will not find such a clause. Instead, within the IB program you have an additional 25% of coverage (up to \$500,000) to protect you in the event that your property is unintentionally underinsured. This is provided to ALL IB participants at no incremental costs, because we care as much about your church as you do!

Two New Programs

Two additional tools that we have to further aid in the proper valuation of your property are new! We are both pleased and excited to be launching programs with Marshall & Swift Valuation Service and Industrial Appraisal Company!

Marshall & Swift Valuation Service Program

Our relationship with Marshall & Swift (M&S) provides our participants with the opportunity to receive a customized estimate of the cost to rebuild. This is accomplished through documentation that you provide to the IB outlining specific information about your property. When complete, you will receive a value-estimation to help you in determining your insurance coverage needs. The IB has a *trained M&S Appraiser* as part of their team. Therefore, this service is FREE to you!

M&S has more than 75 years behind their exhaustive method of valuing property. The M&S Program is a valuable tool for estimating replacement costs and insurable values of buildings and other improvements. To take advantage of this service, please contact your local IB agent for more information.

Industrial Appraisal Company Program

Our relationship with the Industrial Appraisal Company (IAC) provides our participants with the opportunity to have a professional appraiser do an

extensive on-site appraisal. This is the most accurate way to determine replacement cost, particularly for larger churches or those with unique construction. IAC specializes in church buildings and has been in operation since 1931. Years of experience affords IAC great precision and specialization as well as the ability to certify each appraisal and back the values in the event of a loss. As an IB participant, you are entitled to a discounted rate for a full appraisal with IAC! To receive a free quote visit:

www.indappr.com/uccibquote348.php

Because We Care As Much About Your Church As You Do

We are pleased to be able to offer these two programs to you to assist you in determining the correct value of your church. We look forward to introducing other such programs in the near future. If you have any questions, please contact us.

