

MORE THAN INSURANCE



Our insurance serves you so you can serve God.

Serve God



SHELTER FROM THE STORM

Storms rage. Rain pounds. The earth moves. Each time disaster strikes, we feel deep concern about our churches.

Our business is to protect them by preventing losses from happening...or assisting after the damage is done.

But accidents happen.

We understand that disruption to your congregation can be costly. Our goal is to preserve your mission and keep it going with minimal disruption by protecting the two most valued assets of your church—your people and property.

“Every congregation and expression of the church should insure with the Insurance Board. They are professional, knowledgeable and responsive.”

Reverend Todd Adams
Disciples of Christ, Indianapolis, IN

WHO WE ARE

Founded in 1981, Insurance Board is a nonprofit corporation established by the participating Conferences of the United Church of Christ. We administer a property and liability insurance program in all 50 states to churches and related entities within ecumenical partners formally aligned with United Church of Christ.

More than 4,300 church organizations participate in the Insurance Board program, with a combined value of more than \$14 billion in assets covered. As these numbers continue to grow we remain honored that each church chooses to be in partnership with us.

MISSION

The Insurance Board is dedicated to supporting and protecting churches and their ministries with superior property and casualty risk and insurance management services.

VISION

To become the program of choice for all church ministries within the denominations we serve.

VALUES

Choosing to be bound together in mutual care and concern, we maintain integrity, excellence, exceptional customer service, open communication and inclusiveness.



The Insurance Board program was designed to make available specialized property and liability insurance solutions to congregations of ecumenical partners formally aligned with the United Church of Christ, which include:

- Christian Church (Disciples of Christ) - Full Communion
- Presbyterian Church (U.S.A.) - Formula of Agreement
- Alliance of Baptists - Partner in Mission
- Evangelical Lutheran Church in America (ELCA) - Formula of Agreement
- Reformed Church of America (RCA) - Formula of Agreement

The listing of the denominations simply denotes eligible participants in the Insurance Board program, and should not be construed as an endorsement by any denomination. Please visit the “About Us” area of our website to read more about our denominational partnerships.

Interested congregations and affiliated ministries within the above denominations are eligible, and may choose to obtain coverage through Insurance Board.

CLAIMS SERVICES

We are a program, not an insurance carrier. This means we are your advocate. We work with you. Our Claims Team keeps all lines of communication open between you and your adjuster.

IB Promises:

- Crisis response services
- Claims reporting and coordinated issue resolution
- Complex coverage analysis
- Monitoring of open claim status
- Adjuster and carrier oversight
- Client advocacy both by IB and your independent agent
- 24-hour reporting

“Your hard work on our behalf has contributed to our congregation’s bright future.

While we are still in the process of determining what God has in store for us, I am certain that our future will be financially secure.

What happened to us was a tragedy. Yet, the loving and faithful staff of the Insurance Board has helped to lighten our load. The healing process of our congregation has been helped by your work.”

David Sieck

Euclid Avenue Congregational UCC
Cleveland, OH





INSURANCE
PRODUCTS

We understand your ministry. Our services will help it continue.

You are entrusted with the well-being and security of your congregation, plus the financial future of your church.

Who you choose to help you manage that risk and prevent loss may be one of the most important decisions you make.

"Your ministry with us is one of those highlights for me, where I celebrate that I am part of a denomination, because the way you ministered made it very clear that I nor this congregation are alone. But in fact we are part of the living, breathing body of Christ."

Reverend Joe A. Motz
St. Pauls UCC, Birdsboro, PA

PROPERTY INSURANCE

Our church property insurance provides all risk protection for perils such as fire, lightning, windstorm, rainstorm, explosion, collapse, smoke and theft.

Coverage* Includes:

- Buildings such as church, parsonage and school
- Pews, furniture, fixtures, ceremonial objects and more
- Boiler and machinery equipment
- Computers, software, disks, office equipment, supplies and more
- Ground improvements: fences, signs, trees, shrubs and plants
- Contents such as choir robes, hymnals and office equipment

*Subject to coverage terms and policy limits.

LIABILITY INSURANCE

Coverage for claims against bodily injury or property damage either on premises or during operations. Protects church members, employees, officials, staff, and volunteers.

Coverage Includes:

- General liability
- Abusive acts/sexual misconduct liability
- Pastoral & counseling liability
- Hired & non-owned auto liability
- Directors & officers liability
- Employment-related practices liabilities such as sexual harassment, wrongful termination and discrimination

AUTOMOBILE INSURANCE

You're on the road for church purposes: delivering food, making visits to the sick. Be sure your drivers and the church are covered to keep your mission alive.

Coverage Includes:

- Non-owned & hired automobile liability
- Volunteers as insureds
- Owned trailers

WORKERS' COMPENSATION

Most states require churches to purchase Workers' Compensation insurance for their employees.

Coverage Includes:

- Workers' Compensation liability
- Employers' liability - bodily injury by disease
- Protection endorsed by all states



24/7
ONLINE
REPORTING

We are ready to assist you in any way.

IB agents are exclusively appointed because they understand the churches we serve. Contact us today at InsuranceBoard.org or 800-437-8830.



SAFETY RESOURCES

IB offers more than insurance against loss. We help prevent loss before it happens.

This helps fulfill your responsibility to provide a safe place for worship and ministry and to protect your church property.

"Our Personnel Ministry Team, Staff, and others have been provided with summaries and links with strong suggestions to explore your Safety Resources. Many thanks for helping us to do the right things for the right reasons!"

Jim Nothoff
First Presbyterian Church, Elk Rapids, MI



SAFETY RESOURCES

FREE & SUBSIDIZED PREVENTATIVE SERVICES

Background Checks

Be sure your employees and volunteers—especially those serving children—are properly vetted so your ministry can continue with confidence.

Property Appraisal

IB sources specialists with expertise in church appraisal who understand construction methods, stained glass, pipe organs and other details intrinsic to churches.

SafeConduct™ Workbench

Only IB provides this FREE exclusive online abuse prevention training & certification to help reduce your risk that a child in your care will be sexually abused.

Resources Include:

- Preventing Bullying
- Recognizing Molesters
- Camp & Church Safety
- Abuse Prevention

Boiler Inspections

Be proactive in budget/repair projects and meet your legal and fiduciary responsibilities.

People, Safety & Liability

Provide a safe place for worship and employment.

Resources Include:

- OSHA Small Business Handbook
- Evacuation/Emergency Planning
- Incident Investigation Form
- Maintenance/Repair Schedule
- And many more topics

Church Property

Preserve and protect your building and equipment with resources that emphasize planning and budgeting.

Resources Include:

- What is Your Church Worth?
- Boiler Checklist
- Copper Theft Prevention
- Fine Arts Insurance
- Disaster Preparedness
- Scheduling Items List
- More valuable information

Transportation

When any person operates a vehicle on behalf of your church, you are liable.

Resources Include:

- Car Phone Safety
- Vehicle Use Policy
- Vehicle Log
- Accident Report Form
- MVR Background Checks
- Much more

Youth

Youth ministry is constantly evolving and presenting new risk management challenges.

Best Practices For:

- Day Care/Sunday School
- Day Trips/Mission Trips
- Playgrounds
- Church Camp
- Many other situations

Church Management

Your church is also an employer and business. Our resources help you manage wisely.

Best Practices For:

- Fiduciary Duties
- Taxes & Labor Laws
- Injury Prevention & Safety Training
- Contracts, Purchasing & Food Preparation
- Property Management



THE STEWARD

IB's quarterly newsletter with trustworthy insights into current insurance concerns for churches. FREE subscription.

IB agents are more than just insurance resources.

Consider them your very own risk management consultants. Contact us today at InsuranceBoard.org or 800-437-8830.



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InsuranceBoard.org