

As the only non-profit insurance program exclusively serving six denominations, Insurance Board operates as a financial ministry. This unique distinction sets us apart from any other property/liability insurance provider. As your ecumenical partner, our ministry is protecting yours.



ACCURATE BUILDING VALUE

A professional appraisal of your church's buildings and its contents is strongly recommended due to factors including age, building style, construction method, materials and special artisan features. The amount of property insurance you carry on buildings and contents will determine the maximum amount of money you could receive if a disaster were to strike. This is why it is important to have an [accurate replacement cost](#) - a figure that differs from both original price and market value. It reflects how much it will cost today, to reconstruct your building. Your insurance agent can help you obtain an estimate of your building's replacement cost.



ABUSE PREVENTION

Policies and procedures are the foundation for creating a [safe environment](#). Elements of a strong policy include [screening and selection](#), adult-child interaction guidelines, monitoring procedures, [training](#) and reporting of suspected abuse as required by state law. All staff and volunteers should learn about predatory behavior and how to recognize if a child is in distress. Insurance Board offers a [sample policy template](#) that includes best practice policy considerations, in addition to the [Praesidium Assessment Tool](#), that can help your identify potential gaps in your abuse prevention practices. Make sure your policy addresses vulnerable adults as well.



BOUNDARY TRAINING

To maintain insurance coverage, Insurance Board requires that lead pastors are in "good standing" as defined by your denomination. This includes staying up to date on [Boundary Training](#) requirements per the denomination. Ongoing training is critical for clergy to engage in healthy discussions and learn best practice recommendations on such topics as abuse prevention, sexual harassment, financial considerations, and the importance of healthy boundaries that will protect the congregation. Consult with your Conference, Presbytery, or Region to confirm denominational requirements.



HUMAN RESOURCES

Churches face many [employee and small business concerns](#). Insurance Board policyholders have access to an exclusive resource through our partnership with AIG and collaboration with Littler Mendelson. The [EPL Pak® Premier](#) is an industry-leading loss prevention resource to help ministries maintain best employment practice standards. There are handbooks, policies, and updated employment requirements in each state. Participants can register using an email address and your Insurance Board Policy Number which can be found on your Memorandum of Insurance or a quarterly bill. Take a guided tour of the website in this [video](#).



THIRD PARTY LIABILITY

Ministries should have contracts that define responsibilities and provide appropriate insurance coverage. Lease/use agreements and contractor agreements should contain an indemnity agreement and hold harmless language to defend and indemnify your ministry of claims arising from third party use of the facilities, including injury to their employees. View [this video](#) that offers insights for managing your contracts and third party relationships. Insurance Board offers [Tenants & Users Liability Insurance Program](#) to help protect your church. Review Insurance Board's [Liability Checklist](#).

LOWER THE RISK, LOWER YOUR COST



Water Damage Prevention

Severe weather incidents have increased across the country. Since clergy and staff are not always present, it difficult to protect your church from having pipes burst or water intruding with enough time to mitigate damage. It is now possible to receive water or freeze alerts via text or email through obtaining the latest [water sensor technology](#) through Insurance Board. This technology can detect water and monitor indoor temperatures that can help avoid a disruptive impact on your ministry. Access Insurance Board's [Water Damage Prevention Toolkit](#) to download other valuable resources to protect your church. Also consider routine plumbing and sewer inspections.



Roof Inspection

Ministries can detect and repair small problems before they become big ones by conducting regular roof inspections. Although staff should perform visual inspections from the ground, a licensed roofing professional should inspect your roof at least once every 5 years. Immediate action should be taken to repair the roof if an issue is The impact of deferred roof maintenance is far more significant than repairing damage right away. Contractors should provide a certificate of insurance. Review Insurance Board's [roof maintenance resources](#) and [property checklist](#) for more information.



Financial Controls

An independent annual financial audit should be done by an accounting firm or accountant who is not involved in your ministry's financial transactions. This is the hallmark of financial transparency and accountability for leadership. If your by-laws require an audit and it is not done, church officers are open to claims for breach of fiduciary duty, especially if it is found that financial losses have occurred. Church embezzlements of very large sums are very common, especially if ministries lack best practice policies and financial controls. View our [Insurance Board webcast](#) to learn more about [financial controls](#) for your ministry.



Electrical Inspection

It is critical to obtain regular safety inspections by a certified electrical contractor. Many fires are caused as a result of electrical issues that would have be easily detected during an electrical inspection. An electrical inspection will ensure that all electrical systems and components in your facility meet safety standards. Insurance Board's [Electrical Inspection Resource](#) offers more information on the benefits of regular inspections, tips and warning signs to help keep your ministry safe.



Emergency Preparedness

Most incidents occur with little or no warning. Ministries should create or update their emergency plans to ensure they are prepared. Emergencies can impact churches in many ways, including weather events, fire, civil unrest, cybersecurity threats, or active shooter events. The Department of Homeland Security and CISA developed multiple resources that are specifically designed for houses of worship. Review Insurance Board's [Security Resource Guide](#) for a comprehensive list of safety and security resources with links.