

Top 5 Ways To Prevent A Future Property Claim



PRIORITIZE MAINTENANCE

Ministries can detect and repair small problems before they become big ones by conducting regular property inspections, including roof inspections. Immediate action should be taken to repair any issues. Safety inspections and maintenance checks of the building and grounds to ensure property is in good condition can reduce the likelihood of a property claim.

- Refer to Insurance [Board's Self-Inspection Property Checklist](#) to conduct your own property inspection.
- Learn more about the importance of [Roof Maintenance](#) at Insurance Board.
- Check out [Maintenance Resources](#) at Insurance Board



MAINTAIN FACILITY USE AGREEMENTS

Ministries need to have contracts that define responsibilities and provide appropriate insurance coverage. Facility Use Agreements should contain an indemnity agreement and hold harmless language to defend and indemnify your ministry of claims arising from any third parties using your facilities.

- View Insurance Board's [Managing Your Contracts and Third-Party Relationships video](#).
- Insurance Board offers a [Tenants & Users Liability Insurance Program \(TULIP\)](#) to help protect your ministry.
- Refer to Insurance Board's [Liability Checklist](#) to help protect your ministry from incurring liability claims.



SEVERE WEATHER PREPAREDNESS

With climate change causing unexpected and severe weather patterns, some states are experiencing winter conditions like never before. However, there are steps you can take that can protect your church now and in the future. Proper preparation of the ministry, building, equipment, and personnel before storms will all serve to limit the amount of disruption to your ministry. Walk around the exterior and make sure the building is well sealed and secured to prevent damage. Check weather stripping on doors and windows make sure you are doing your part to provide a safe environment for your congregation.

- Learn more about [Severe Weather Preparedness](#) to reduce risk and mitigate damage at your ministry.



WATER DAMAGE PREVENTION

Severe weather incidents have become more volatile and unpredictable. Since clergy and staff are not always present, its difficult to protect your church from having pipes burst or stop water from intruding with enough time to mitigate damage. Now you can receive water or freeze alerts via text or email through the latest in water sensor technology.

- Visit Insurance Board's [Water Sensor Page](#) to sign up for water sensors and help protect your church.
- Learn more about [Water Damage Prevention](#) to reduce risk and mitigate water damage at your ministry.



FIRE SAFETY & PREVENTION

Sprinkler systems, battery operated candles, knowledge of fire extinguisher locations, and emergency services on speed dial can assist with fire prevention and rapid response to prevent and reduce property damage. Also humans are the cause of four out of five wildfires with ignitions commonly caused by campfires, cigarettes and vehicle sparks.

- Learn more about [Fire Prevention](#) to reduce risk and mitigate fire hazards at your ministry.

INSURANCE BOARD'S MISSION STATEMENT:

To connect faith-based institutions to comprehensive and customized risk and insurance management solutions anchored in shared trust and sacred responsibility.