



FAITHGUARD[®] CHURCH

COMPREHENSIVE CHURCH PROTECTION



Superior coverage and risk management resources to help you safeguard your ministry.

PLACE YOUR FAITH IN THE EXPERT

NEW COVERAGE
ENHANCEMENTS

FAITHGUARD CHURCH — PROPERTY COVERAGE

GUIDEONE'S PROPERTY COVERAGE PROVIDES FINANCIAL PROTECTION against loss or damage to your organization's property (including buildings, contents and more). Our most comprehensive insurance policy includes coverage for every type of loss, unless it is specifically excluded.

Extra Property Coverage Included — GuideOne's property policies automatically include coverage for standard losses, along with many non-standard losses, such as:

- Equipment breakdown, including computers, boilers and electrical equipment;
- Newly acquired or constructed property (our limits exceed industry standards);
- Minister's personal property; and
- Ordinance or law — when building updates are required by ordinance following a covered loss.

NEW

- Personal effects and property of others on a worldwide basis; for example, property lost on a mission trip;
- Fire and security alarm upgrade — reasonable additional costs to upgrade your system when replaced due to a covered cause of loss;
- Utility services interruption (direct damage and time element); for example, a storm knocks out usage of your utilities and causes damage;
- Automated external defibrillators (AEDs);
- Indirect loss, such as the loss of church income and tuition fees resulting from a covered peril, including a violent incident; e.g., a church intruder; and
- Earthquake sprinkler leakage.

OTHER COVERAGES AVAILABLE

YOUR ORGANIZATION CAN CHOOSE TO ADD ANY OF THE FOLLOWING COVERAGES TO YOUR POLICY FOR EVEN GREATER PROTECTION. These coverages are available for a modest additional charge.

Crime Coverage — Provides protection for money and security losses resulting from theft, employee dishonesty, forgery and alteration.

Computer Fraud Coverage — Covers the loss of money, securities and other tangible personal property caused by computer fraud by nonemployees.

Inland Marine Coverage — A broad type of insurance for valuable possessions that are considered unique, or may be transported from one place to another.

NEW

Green Upgrade Coverage — Pays for the reasonable additional costs to upgrade to more energy efficient and environmentally friendly building elements and appliances in the event of a covered loss.

Key Person Replacement Coverage — Provides for the reimbursement of recruitment expenses to replace a senior or executive pastor who dies in a work-related accident.

Limited Flood Coverage — Provides building and personal property coverage on a limited basis when loss or damage is a direct result of flood.

GENERAL LIABILITY COVERAGE

FAITHGUARD CHURCH PROVIDES GENERAL LIABILITY INSURANCE THAT COVERS:

- The church's legal liability resulting from injuries to people or damage to their property;
- Damage resulting from other offenses, such as libel, slander and defamation of character;
- Legal liability due to your volunteer workers, members and church organizations;
- Legal liability on a worldwide basis (subject to limitations);
- Medical expense protection for church members, guests and volunteers for their injuries resulting from accidents occurring on the church premises or as a result of their activities; and
- Counseling services that attend to the spiritual needs of a person by your minister, volunteer, employee, or person in training to become a licensed or non-licensed counselor.

NEW

- Covered expenses resulting from a violent incident occurring during a church sponsored activity;
- Reimbursement for product recall expenses incurred because of a necessary recall of a product made by your church; for example, baked goods sold at the church that contain an ingredient that has been recalled;
- Limited reimbursement of legal expenses for certain types of claims not otherwise covered, such as disputes over donations made to the church; and
- Medical expense coverage regardless of fault for third parties, including loss of life payment.

LIABILITY OPTIONS AVAILABLE

TO FURTHER ENHANCE YOUR ORGANIZATION'S PROTECTION, GUIDEONE OFFERS OPTIONAL LIABILITY ENDORSEMENTS SUCH AS:

- Non-Owned and Hired Auto
- Employment Practices
- Employee Benefits
- Directors and Officers
- Educators Legal Liability
- Sexual Misconduct

NEW

- Lost Wages Coverage
- Counselors Liability (licensed and fee-based)

ADDITIONAL PRODUCTS AVAILABLE

FOR CHURCHES THAT NEED HIGHER LEVELS OF PROTECTION FOR THE RISKS THEY FACE, GuideOne provides the following policies to complement FaithGuard Church in a comprehensive insurance plan. Policies include:

- Business Automobile
- ACEAdvantage.NET — International Travel Coverage
- Umbrella
- Workers' Compensation
- Cyber Liability

NEW



PROTECTING VOLUNTEERS

To better equip churches for volunteer effectiveness, GuideOne has formed an alliance with Group Publishing's Church Volunteer Central Association (CVC), a cross-denominational association for pastors that helps ministries accomplish big things by developing great volunteers. CVC provides valuable information and education for recruiting, training, motivation and retaining the volunteers churches need to enhance their ministries. GuideOne policyholders receive a discount on their CVC membership. Visit ChurchVolunteerCentral.com or call **1-888-545-6302** today for more information or to receive assistance with all of your church's volunteer needs.

VALUE-ADDED SERVICES FOR POLICYHOLDERS

FOR A VARIETY OF SPECIAL BUSINESS NEEDS THAT YOUR CHURCH MAY ENCOUNTER, GuideOne can refer you to a trusted firm to expedite the process and control costs. Talk with your GuideOne agent to take advantage of our value-added services that include:

- Employee/volunteer background screening discounts
- Safe solutions for group bus travel
- Specialized church construction services
- Church product discounts

EMPLOYEE BENEFITS

THE EMPLOYEES AT YOUR CHURCH ARE CRITICAL TO A SUCCESSFUL MINISTRY. By rewarding employees with the proper benefits, you can protect them, enhance their loyalty and strengthen the church's future. Talk to your GuideOne agent who can help you tailor a customized employee benefits package with options such as:

- 403(b) retirement savings plans
- Group and personal life insurance
- Short-term disability (group)
- Group dental
- Group vision
- Long-term disability (group)

GUIDEONE CENTER FOR RISK MANAGEMENT

TO HELP CHURCHES AND OTHER ORGANIZATIONS MINIMIZE RISKS AND PREVENT LOSSES, we created the GuideOne Center for Risk Management in 1999. Recognized as the industry's premier source for risk management advice, the Center offers:

- Risk management assistance for churches, faith-based schools and senior living communities to help them stay as safe as possible;
- The broadest variety of safety and security resources; and
- Risk management training programs, seminars, workbooks, videos, checklists, fact sheets, newsletters and other materials.

In addition, **SafeChurch.com** is a revolutionary risk management website created by GuideOne which provides the most extensive lineup of safety and security resources available anywhere. Online video training and an automated risk assessment tool are just a few of the site's impressive features. GuideOne policyholders receive free access to SafeChurch. Visit SafeChurch.com for details.

CONTACT US TODAY! SEE HOW WE CAN TAILOR A FAITHGUARD CHURCH POLICY TO MEET YOUR ORGANIZATION'S EXACT NEEDS. CONTACT A LOCAL GUIDEONE INSURANCE AGENT TODAY, CALL 1-888-218-8561 OR VISIT US ONLINE AT GUIDEONE.COM.

GUIDEONE: EXPERIENCE AND EXPERTISE FROM A LEADER

AS ONE OF AMERICA'S LEADING CHURCH INSURERS, GUIDEONE INSURANCE OFFERS COMPREHENSIVE COVERAGES, A BROAD ARRAY OF RISK MANAGEMENT RESOURCES AND SUPERIOR CHURCH MARKET EXPERTISE. In fact, we have updated our church policy to provide you with even better coverage than before, plus added **NEW** coverages you won't find from any other church insurer.

In addition, no competitor can match the knowledgeable service provided by GuideOne Insurance agents and our team.

With a history that dates back to 1947, our organization created the nation's first-ever comprehensive insurance policy for churches in 1962. Today, GuideOne is proud to insure more than 43,000 religious organizations across the country.

We invite you to compare GuideOne's many advantages to other carriers. You'll see why it makes sense to place your faith in the expert...GuideOne Insurance.





CLAIMS SERVICE YOU CAN COUNT ON

IF YOUR CHURCH NEEDS TO REPORT A CLAIM, GuideOne makes it as easy as possible with our industry-leading claims service:

- Call the convenient, toll-free GuideLine Express Claims Reporting Service at 1-888-748-4326;
- Representatives are available 24 hours a day, 7 days a week and will guide you through the claims reporting process.

GUIDEONE INSURANCE —

A COMPANY YOU CAN **BELIEVE IN...**
COVERAGE YOU CAN **COUNT ON.**



WHY CHOOSE GUIDEONE?

NOT ONLY DOES GUIDEONE PROVIDE COMPREHENSIVE COVERAGES FOR RELIGIOUS ORGANIZATIONS, we also offer an extensive lineup of safety and security resources to help your church prevent accidents, injuries and property damage. Just as important, if you do experience a loss, you can count on GuideOne to deliver the fastest and most conscientious claims service available. These are just a few reasons why GuideOne enjoys one of the highest customer retention rates in the industry.



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(The Preferred® policy for the Preferred Risk®)

This information is only a general description of the available coverages and is not a contract. In an effort to keep your policy coverage affordable, the actual policy contains certain limitations and exclusions. Please refer to your insurance policy for the pertinent contract language and coverages. Some coverages or discounts are not available in all states.

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