

## What You Should Expect from Your Church's Insurance Company and Introduction to Insurance Board

- **A Program that is Tailored to Churches and Affiliated Ministries**

We know you have a lot of options when it comes to choosing the right financial solutions and resources including church insurance. Does your current provider specialize in houses of worship? The Insurance Board is a non-profit ministry that administers a property and liability insurance program for churches and church ministries. Currently, over 4500 churches participate in our program nationwide; 2400 of which are United Church of Christ churches and affiliated ministries.

- **A Program that Understands Your Denomination and is a Recognized Financial Ministry of the United Church of Christ**

Insurance Board is a nonprofit organization established by the participating conferences of United Church of Christ and is governed by a Board of Directors made up of clergy and lay people from the denominations we serve. Currently there are 14 UCC representatives on our Board including Conference Ministers and Pastors. Insurance Board is a Recognized Financial Ministry of United Church of Christ.

- **A program that Provides Loss Prevention Resources**

Insurance Board's website, [www.insuranceboard.org](http://www.insuranceboard.org) offers a wealth of information on a number of topics and includes access to many loss prevention initiatives. Some highlights of the services available to **all churches and related ministries in the denominations we serve** include:

1. **SafeConduct™ Workbench**-Abuse Prevention ministry offered by the Insurance Board focusing on conduct in support of children and preserving sacred space.
2. **Free Online Abuse Prevention Training**-This service is offered through our partnership with Praesidium, a national leader in abuse risk management using their Armatus program.
3. **Discounted Background Screening Services**-This service is also offered through Praesidium and the Insurance Board further subsidizes discounted rates for participants of our package program.
4. **Webinars**-Free on-line learning; interactive live webinars as well as a library of previously recorded webinars available for viewing at any time.
5. **Your Church: Employer and Small Business**-Provides the basic guidance regarding your church's obligations as an employer and business. It includes information about employment and governance along with valuable links to resources on taxes and labor law.

- **A dedicated Insurance Advocate who understands the needs of your church**

Does your current insurance policy include adequate coverage for your church's property and liability coverage needs that include sexual misconduct, pastoral counseling, cyber, and umbrella? If interested in a policy/coverage review or wish to discuss the benefits of this insurance program further be sure to contact your dedicated Illinois Insurance Representatives for the Insurance Board:

Patricia Stein | 309-530-4600 | [pastein48@outlook.com](mailto:pastein48@outlook.com)  
Shawn Polzin | 309-660-1818 | [smaxson21@gmail.com](mailto:smaxson21@gmail.com)

visit our website to learn more about us at [www.InsuranceBoard.org](http://www.InsuranceBoard.org)

# SAFETY RESOURCES FOR YOUR CHURCH

Insurance Board is committed to providing superior property, risk and insurance management services. For more than 35 years, Insurance Board has been committed to ensuring your ministry receives superior coverage and top tier service. Reducing risk and claims directly translates to lowering the cost of insurance for all churches, so we offer a range of loss control tools (most available at no extra cost) through a variety of resources including webcasts, publications, and trainings designed to keep your ministry and congregants safe.

[www.InsuranceBoard.org/safety-central](http://www.InsuranceBoard.org/safety-central)



Best practices and guidelines to protect your members and guests against COVID-19 including a video for church leaders, a resource guide, recommended phases for re-opening, relevant links, and more.

Our SafeConduct™ Workbench is a comprehensive toolkit to assist churches in developing a strong abuse prevention program including proper guidelines and policies, background checks, and state of the art online abuse prevention training.



Fire prevention is a year-round effort, with specific things that you should do annually. Regardless of whether your ministry is a church, school, or camp, take steps to protect the people you serve.

Insurance Board has partnered with HSB Connected Technologies to help detect water and monitor indoor temperatures; helping churches avoid a disruptive loss to their ministries as well as mitigate damages.



Insurance Board participants have access to a fantastic HR website exclusively for policyholders that includes some of the best HR resources for help in managing employees and volunteers as well as establishing Board policies.

Now more than ever, developing a disaster preparedness plan that includes all potential incidents (weather, civil unrest, pandemics, etc.) is critical. Resources include information from the Department of Homeland Security.



Borne out of the wisdom of thought leaders within the United Church of Christ, Insurance Board was created by churches for churches to support and protect their ministries. As the only non-profit insurance program exclusively serving six denominations, we operate as a financial ministry. This unique distinction sets us apart from any other property-liability insurance provider. As your ecumenical partner, we understand your ministry; we know your stories, we visit your ministries, and we walk with you during a claim.

*Our insurance serves you so you can serve God.*

*Serve God*

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PH: 800.437.8830 | FAX: 216.736.3239  
[www.InsuranceBoard.org](http://www.InsuranceBoard.org)

 **INSURANCE BOARD**  
Partners in Protection

# YOUR INSURANCE BOARD PROGRAM

Insurance Board protects your ministry through comprehensive loss control resources that help mitigate and prevent the disruptive impact of a loss. Through our exclusive ecumenical partnership, we offer a church-tailored program with comprehensive coverage and superior limits.

## Church-Tailored

Your church is a special place for your members and guests. Leadership has many responsibilities; this includes maintaining proper insurance coverage that protects all facets of their ministry. We understand your unique insurance needs for: stained glass windows, pipe organs, ornate architecture, abuse prevention, pastoral counseling, hired & non-owned automobiles, board members, employment concerns (like wrongful termination, discrimination, and sexual harassment), crime and more.

## Covenantal Relationship

The guiding principles of Insurance Board are set by the board of directors, consisting of spiritual leaders from: United Church of Christ, the Christian Church (Disciples of Christ), Presbyterian Church (USA), and the Alliance of Baptists, and qualified lay leaders from across the country.

## Prevention First

We are constantly striving to make churches safer places for ministry by providing comprehensive loss control resources designed to mitigate and prevent loss (see back page for more).

## Superior Limits

Insurance Board has negotiated substantial coverage and higher limits from A-rated carriers. Our goal is to provide the greatest scope of protection for the churches we serve.

*Insurance Board offers two property programs: IBpropertyFLEX and IBpropertyCLASSIC. Check with your agent to see which one will best meet your church's needs. Some coverages and limits vary.*

## Your Insurance Board Program

- Shared Mission
- Denominational Insurance Program
- Financial Stability
- Prevention First
- Non-Profit Corporation
- "A" Rated or Better Carriers
- Comprehensive Coverage
- Superior Limits, \$30M Umbrella
- Excellent Claims Service

## Your Insurance Board Benefits

- Online Learning Website
- Legal Hotline
- Loss Control Website Resources
- Excellent Claims Service
- Printed Resources
- Inspections
- COVID-19 Resources
- Webcasts
- The Steward quarterly newsletter
- Discounted Background Screening Services
- SafeConduct™ Workbench
- Ask Safety Central
- Collaboration with Church and Denominational Leaders
- 24/7 HSB Water Detection System at a special discounted price

# Your Partner in Abuse Prevention

We're your partner.

**Online:**

Visit [InsuranceBoard.org](https://InsuranceBoard.org) for more information and resources to help you prevent the disruptive impact of a loss.

**By Phone:**

Call **800.437.8830, option 6** to connect with an Insurance Board team member who can assist you.

**Email:**

Please email any questions to:

[LossControl@InsuranceBoard.org](mailto:LossControl@InsuranceBoard.org)

**Your Agent:**

[Find your agent here](#)

As the only non-profit insurance program exclusively serving six denominations, we operate as a financial ministry. This unique distinction sets us apart from any other property-liability insurance provider. As your ecumenical partner, we understand your ministry; we know your stories, we visit your ministries, and we walk with you during a claim.

Insurance Board is committed to providing superior property, casualty risk, and insurance management services. For 35 years, Insurance Board has been committed to ensuring your ministry receives superior coverage and top tier service.

At Insurance Board, reducing risk and claims directly translates to lowering the cost of insurance for all churches.



## Distribution list:

- Trustees
- Clergy
- Youth Ministries

## PROTECT YOUR MOST VULNERABLE CONGREGANTS

Failure to discover a sex offender can affect those in your care, your reputation, financial stability, and trust within the community.

Insurance Board has partnered with Praesidium to provide access to expert knowledge and targeted solutions to help you strengthen your abuse prevention efforts.

### DID YOU KNOW?

**Sexual Abuse of Minors is the number 1 reason churches end up in court.\***

1 in 4 girls, 25% experience abuse

1 in 7 boys, 14% experience abuse

10% of school children experience abuse

40-50% of child molestations are committed by juveniles

80% of abuse is not reported

## See Resources on Reverse Side

\* According to a recent report in *Church Law & Tax* (posted February 10, 2021) which cited Richard Hammar's study of church litigations since 1980.

# Abuse Prevention at Insurance Board

## THE SAFECONDUCT™ WORKBENCH

<https://www.insuranceboard.org/safety-central/safeconduct-abuse-prevention/>

Our comprehensive toolkit assists ministries in developing a strong abuse prevention program including proper guidelines and policies, background checks, and state of the art online abuse prevention training.



Click on each blue icon to learn more!



### BACKGROUND SCREENING SERVICES

Discounted background screening services to help keep your most vulnerable safe. Industry best practices recommend that ministries conduct background screenings of any employee/volunteer (including parents) who have access to children and vulnerable adults. Failure to discover a known offender can affect those in your care, your reputation, financial stability, and trust within the community.

### CREATING A SAFE ENVIRONMENT (C.A.S.E.)

Exclusive for Insurance Board participants, C.A.S.E. is a state of the art, research based, facilitator-led, video-based training that provides practical solutions to navigating the many “gray areas” that can emerge day-to-day. A facilitator within your ministry will learn to lead guided training programs for others within your ministry to help prevent abuse, including peer-on-peer abuse.



### SAFECONDUCT™ POLICY

A strong policy is the foundation for a safe environment. This sample template can help save you many hours of debate and drafting. It includes guidance and essential content missing from many policies.



### KNOW YOUR SCORE (KYS!)

Praesidium's Know Your Score (KYS)!, is built on the foundation of The Praesidium Safety Equation®, which establishes standards for abuse prevention in eight critical operations. Your KYS! Report is a tool created for your eyes only, and provides information and links to relevant resources that can help you build an action plan and close any risk gaps.



### ONLINE TRAINING

At the core of the Armatus Learn to Protect System is a continually expanding library of engaging courses, each with clearly defined outcomes. Courses include research-based content, highly interactive multimedia activities, application scenarios, and a content mastery quiz. Armatus is a comprehensive system based on learning theory and best practices of adult learning.

### Insurance Board Participants have access to:

- Armatus Online Learning
- C.A.S.E. Through Armatus
- Background Screenings (50% subsidy)
- Know Your Score! (KYS!) Online Self-Assessment
- Tip of the Month Email

# COVID-19 Resource Guide

*During these unprecedented times, churches are doing their best to navigate all the challenges presented during COVID-19. As houses of worship give thoughtful and prayerful consideration to next steps, this guide provides links to valuable resources all in one location; at Insurance Board, we protect your ministry by offering resources to support it.*

## IB Resources

- [Liability FAQ](#)
- [Reopening Your Church Office](#)
- [Preparing Your Church Property After Lockdown](#)
- [The Essentials of Childcare During an Emergency](#)
- [Copyright And Streaming Services During COVID-19](#)
- [Lockdown Procedures for Your Church](#)
- [IB Coverage](#)

## IB Webcasts

- [Boundaries & Youth Ministry During COVID-19](#)
- [CARES Act Webcast](#)
- [HR Issues and Your Ministry](#)
- [Families First Act Webcast](#)
- [Financial Controls During COVID-19](#)
- [Light in Dark Places: Mental Health and Church Ministry](#)

## CDC COVID-19 Safety Measures

- [CDC Faith Reopening](#)
- [Cleaning/Disinfecting](#)
- [Help to Stop the Spread of COVID-19 in Children](#)
- [High COVID Rate Among Church Attendees](#)
- [How it Spreads](#)
- [Keeping Children Healthy During a COVID-19 Outbreak](#)
- [Masks](#)
- [Social Distancing](#)
- [Symptoms](#)
- [Understanding Who is At High Risk](#)

## Denominational Resources

### United Church of Christ

- [Self-Care During a Pandemic](#)
- [Coronavirus and the Church](#)

### The Christian Church (Disciples Of Christ)

- [General Minister and President on Reopening Congregations](#)
- [Worship in a Time of COVID-19](#)

### Presbyterian Church (USA)

- [COVID-19 Pandemic Emergency Recovery Grants](#)
- [PC\(USA\) Resource Center](#)

### Evangelical Lutheran Church in America

- [Considerations for Returning to In-Person Worship](#)
- [Prayers for Times of Public Health Concern](#)

## Government/National Resources

- [White House Plan for Reopening](#)
- [State By State Summary of Public Health Criteria National Governors Association](#)
- [Local Health Department Guidelines](#)
- [CISA Guidance for Securing Video Conferencing](#)
- [CISA Video Conferencing Tips](#)
- [CISA Cyber Security Recommendations for Critical Infrastructure](#)
- [EPA Approved Cleaning and Disinfecting Products](#)
- [OSHA Guidance of Preparing Workplace for COVID-19](#)
- [OSHA General Guidance for Workers and Employees for COVID-19](#)
- [OSHA Prevent Worker Exposure](#)
- [FEMA Exercise Starter Kit on Reconstituting Operations](#)
- [FEMA COVID-19 Pandemic Operational Guidance for the 2020 Hurricane Season](#)

## Informational Articles

- [Abuse Prevention Tips in the Current Climate](#)
- [ACA Camp Business Resource—COVID-19](#)
- [ACA Camp Operations Guide Summer 2020](#)
- [ACA COVID-19 Resource Center for Camps](#)
- [Characteristics and Outcomes of Children with COVID-19](#)
- [Coronavirus and Kids](#)
- [Grandparenting During COVID-19](#)
- [How Coronavirus Stress Can Affect Your Brain](#)
- [How We Reopen Safely](#)
- [Keeping Teens Home and Away from Friends](#)
- [Knowing the Risk and How to Avoid Them](#)
- [Multisystem Inflammatory Syndrome in Children & Adolescents](#)
- [Singing During COVID-19 from Wisconsin Council of Churches](#)
- [What is ZOOM Fatigue & Why Does it Happen](#)
- [Wisconsin Council of Churches Guide to Reopening](#)