

## Focused insurance solutions for religious organizations



As a religious organization, you support the spiritual, social and community service needs of people on a daily basis. In turn, like any other public entity, your organization has needs of its own that must be met to ensure that you are able to maintain your commitments to your members and community. One of the most important is the need for solid, innovative risk management solutions that protect your members, your staff and your physical property.

Zurich has long been a provider of innovative insurance and risk management products and services for religious organizations like yours. Our experienced team of insurance professionals is dedicated to understanding and supporting the needs of our religious customers. They have the knowledge and skills to design solutions tailored to your needs and risk appetite.

Our risk engineering\* specialists will help you look at your risks and exposures in new ways, seeking opportunities to reduce losses and associated costs. Whether you have a church, camp or daycare we are able to evaluate the exposures to your members, staff and property.

Should a loss occur, our experienced claims specialists will respond and work to resolve your claim as quickly and fairly as possible. We have dedicated specialists that handle our sensitive claims involving pastors, other senior church officials or allegations of sexual misconduct.

### Qualified religious risks

If your religious organization fits one of the following categories, Zurich may be able to meet your insurance and risk management needs:

- A denomination interested in establishing an endorsed or sponsored insurance program
- A denomination interested in participating in the financial risk on its current sponsored program via deductibles or group captives
- Selected individual churches committed to providing a safe environment for their members and protecting property against controllable risks
- Traditional church-related ministries

### Coverages available

We offer all lines of property and casualty coverage and a variety of program structures including guaranteed-cost, risk-sharing and group captive solutions to meet

your property-casualty insurance needs. We develop custom-tailored coverage solutions to fit your exposures and financial requirements. Our coverages include:

- Abuse and molestation (occurrence or claims-made form)
- Automobile (including buses and 15 passenger vans)
- Directors and officers
- General liability (daycare, camps, schools and traditional church ministries)
- Pastoral professional
- Property (we can support your small rural and your largest urban churches)
- Crime
- Equipment breakdown
- Umbrella
- Workers' compensation

## Dedicated religious segment account coordinators

Because Zurich has been active in the religious segment for years, our dedicated religious underwriters, claims professionals and risk engineers have keen understandings of the unique exposures and risks you face.

Specialized religious segment practice leaders will listen to your requirements and focus exclusively on meeting your needs by managing our underwriting and risk engineering services.

Just some of the risk engineering/loss control services we provide are:

- Seminars on managing abuse exposures
- Preferred pricing on background checks from Choice Point®
- Risk Topic newsletters focused on issues and trends relevant to your religious organization
- Online access to Zurich's Risk Engineering website, rich in topics relevant to the needs of churches
- Access to Zurich's Appraisal department to help accurately determine insured property values

### Zurich

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through surplus lines brokers.

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\* All risk engineering services are provided by Zurich Services Corporation – an ISO 9001 Certified unit staffed by highly trained and experienced risk engineering professionals.

## Claims handling and loss data analysis

Zurich's experienced claims staff offers technical competence and sensitive handling of claims for religious organizations. We can provide denomination programs with special claims handling instructions designed to meet your requirements. We offer centralized handling of pastoral and sexual misconduct claims and online access to claims information and experience.

Zurich's claims handling is virtually paperless thanks to the skilled use of technology. Zurich claims professionals work from a single electronic claim file opened at the time of your initial loss report. The efficiency of this process begins claims management on the right note and improves communication and efficiency of the process throughout.

You can report claims on a 24/7 basis via a toll-free phone line, fax or via Zurich's Internet site – [www.zurichna.com](http://www.zurichna.com). Special, customized handling procedures are available for larger customers experiencing greater frequency of claims and desiring special reporting and record-keeping protocols.

## Zurich solutions for the insurance and financial risks on your church

We offer insurance and risk management professionals who will listen to your needs and develop cost effective solutions. These qualities define Zurich's approach to your risk management needs.

## For more information, contact:

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