

Frequently Asked Insurance Questions Regarding Church Insurance

By: Barb Hagen

1. Are volunteers covered if they are working in or around the church?

Yes, volunteers are covered under the liability portion of the insurance.

2. What happens if a volunteer falls off a ladder in my church during our church work day? He says he's fine, but doesn't look like it. What do we do?

Take the person to get medical treatment. It is important to take care of our people and to be diligent in making sure they have been cared for. Report the incident to claims 800-223-5705. Medical payments and General Liability protect the church in such an event.

3. We have a new member! We are really excited because she has been a bookkeeper for many years for a business in another state. Our treasurer really wants to hand the job over. Any advice?

It always feels like a relief and a gift to have a new person who can fill a need in our church. However, it is a good idea to wait a while before asking new people to work with money or children. Background checks are also a requirement in many dioceses for those who work with children and money. Wait a while so you can get to know one another before asking new people to take on sensitive tasks.

4. How do we get bonding insurance for our treasurer? We trust him but we are good stewards of our money and we want to be fiscally responsible.

Bonding insurance is automatically included with the policies. The coverage is \$50,000. Additional coverage may be purchased above that amount if your church handles a lot of cash.

5. I think we have a claim. I'm not sure. Who do we call?

The number for claims is 800-223-5705. Just give them a call and explain your situation and they can guide you through the next steps.

6. How are the premiums calculated?

Several factors impact the premium. The main question is – what is it going to cost to put it back together as it was. The type of material the church is made of impacts the cost. Stone is more expensive to restore than a wood frame building. If the church is a historic landmark, it is more expensive to insure because it is more expensive to rebuild. If the church is in a remote location, it is also more expensive to rebuild. All of those factors impact the cost.

The general “rule of thumb” is that about 70% of premium is property and the remaining 30% is for all other coverage. This is a generalization and conditions and circumstances may result in different figures.

7. I know our church needs to do an inventory. It seems like such a daunting task. Any suggestions?

Click on the website link below for an inventory form that will help you with the process. Some churches will use a video or photo inventory too so they can remember exactly what was there and what it looks like. We think we remember things but when we try to recall them it can be a challenge, especially if we under the stress of dealing with a catastrophe. Remember to keep your inventory electronically or off site.

<https://www.cpg.org/global/about-us/about-cpg/church-insurance?ref=dropdown>

8. How many Episcopalians does it take to change a light bulb?

It depends. If it is a light bulb in the sanctuary that is high above the pews, it would take several. Depending on the size of the church, you might need to rent special equipment to *safely* get someone up to the lightbulb. Remember to use a good quality ladder or the right type of equipment for tall and dangerous tasks. If you are using a ladder, have people holding the ladder to secure it while someone climbs up to change it. For this job, you need something sturdier than a three legged stool.

9. Where do I find more information about the Church Insurance company?

You can call our service rep, Alicia Morris – 800-293-3525 or email her, amorris@cp.org

Click here:

<https://www.cpg.org/global/about-us/about-cpg/church-insurance?ref=dropdown>

Or, visit the Diocese of Montana website for specific Montana information – see below:

<http://diomontana.com/insurance-information/>

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