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August 2007 Newsletter

Abuse & Molestation Underwriting

Most church markets offer at least some limits for abuse and molestation coverage. This liability coverage is almost always written as sublimit on the package policy or on a "stand alone" policy. Defense costs can be included or not included in this sublimit.

Even though most major denominations have promoted extensive training for their member churches, no church is immune to an abuse/molestation claim.

While each market has their own supplemental application for this coverage, there are common elements for you to be aware of:

- 1) Does the church's employment application include questions about prior convictions or claims?
- 2) Does the church run background checks on all employees & volunteers who work with kids?
- 3) Is the staff trained in how to recognize signs of abuse & how to report it?
- 4) Does the church have a formal abuse/molestation policy? (in next months newsletter we will provide a sample policy)
- 5) Has there ever been an incident which resulted in an allegation of abuse?

Meet Teresa:
 Teresa has been with the Church Underwriters team for 5 years. She is an agent service representative. Teresa enjoys camping, hiking, crafts & especially her grandchildren.



The benefits of using Church Underwriters:

- ♦ Available to all agents
- ♦ No volume commitments
- ♦ Competitive pricing
- ♦ "A" rated carriers
- ♦ Comprehensive coverage
- ♦ Quick turnaround

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