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July 2008 Newsletter

## Stained Glass Issues

### The benefits of using Church Underwriters:

- ♦ Available to all agents
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Stained glass is a major art form used around the world, especially by churches of all denominations. Some have called stained glass God's ultimate slide show. Because of the unique nature of each piece of this artwork, valuation for insurance purposes is not an easy task. Some of the factors that need to be considered when determining replacement cost are:

- 1) Size of the individual stained glass pieces; the smaller the pieces, the greater the value
- 2) The age of the window; older glass is harder to replace
- 3) The origin; artist & production company
- 4) Current condition; matching faded colors can be a problem

Most church insurance policies automatically cover glass under the building coverage. Since most stained glass has not been properly appraised, the limit under the building coverage usually isn't adequate in the event of a large loss (typically caused by fire, hail or vandalism). Many churches have installed protective coverings, but these coverings may also be very expensive to replace. Fortunately there is now a resource available that can help in the valuation process of most stained glass. This book was a collaboration of the church community, the stained glass industry and the insurance industry. The book, "The Stained Glass Appraisal Guide, (authored by Dr. Gary M. Gray) can be purchased at [www.presidentialpress.com](http://www.presidentialpress.com)

If your church client has stained glass, we recommend getting it appraised. Once an appraisal is done, an annual update is a simple matter.

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