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November 2008 Newsletter

Holiday Loss Prevention

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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The holiday season is a time of joy and celebration for churches and synagogues. It is also a time of increased attendance. With increased attendance comes increased potential for loss. Non-members usually comprise a good portion of this increase in attendance. The following is a list of increased exposures and some tips for mitigating them.

Premises Liability

1. Inspect and repair any deteriorated sidewalks, carpeting, etc.
2. Mark all changes in walkway elevation.
3. Immediately and regularly remove any snow accumulation.
4. Use salt, sand or an ice thawer on sidewalks, parking lots and other areas exposed to the thawing and freezing of water.

Theft

1. Money and checks should be deposited the same day they are collected.
2. When this is not possible, checks should be stamped "For Deposit Only" and locked in a secure area.
3. Coat rooms and parking lots should be checked regularly. This can deter theft of belongings and vehicle break-ins.

These are just a few ways in which insureds can mitigate their holiday loss exposure. Have a wonderful Thanksgiving!

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