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### October 2008 Newsletter

## Church Directors & Officers Liability

### The benefits of using Church Underwriters:

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

Church Underwriters, Inc.  
342 East County Road D  
St. Paul, MN 55117

(800) 869-8904  
(651) 771-3551 Fax



[www.chuund.com](http://www.chuund.com)

Each carrier we represent offers church directors & officers liability coverage in some form. The policy will indicate if this coverage is included. This is a very important coverage for churches. Church boards are comprised of volunteers who derive no financial benefits from serving. Federal law does provide some immunity, but there can be exceptions. Claims arise from allegations of wrong-doing and can include financial management, employment considerations and splits from the congregation.

To minimize risk, the church should review its bylaws with an attorney who specializes in these matters, and, as always, thoroughly review its insurance coverage for adequacy.

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