

the LEADER

THIRD QUARTER 2012

A PUBLICATION FOR GUIDEONE INSURANCE CHURCH POLICYHOLDERS

IF YOU HAVE QUESTIONS

on safeguarding your ministry, or questions about any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our website at GuideOne.com

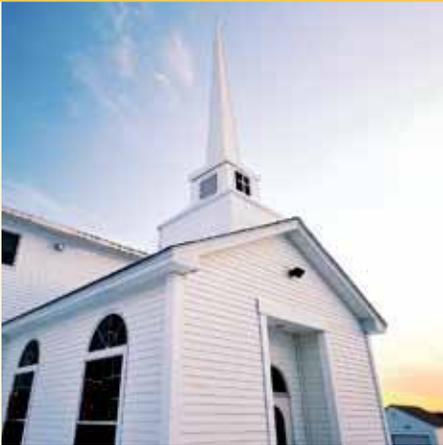
TO REPORT

A CLAIM, call the Guideline® toll-free at 1-888-748-4326 anytime – 24 hours a day, 7 days a week.

IMPORTANT INFORMATION,

Please read this newsletter, initial below and route to others within your organization:

- Pastor
- Trustee chair
- Treasurer
- Children's coordinator
- Administrator
- Youth coordinator
- Board chair
- Secretary/Office



REDUCING THE RISK OF ARSON IN YOUR CHURCH

FIRES CAN MAKE UP THE LARGEST AND MOST DEVASTATING LOSSES A CHURCH WILL EVER EXPERIENCE.

Each year, fires ranging from small kitchen fires to blazes that destroy a church are reported. Some fires are acts of nature and are not always preventable. Sadly, some fires are set as an act of arson. According to a 2009 U.S. Fire Administration (USFA) report, intentionally set fires result in approximately \$1 billion in property loss each year. Arson not only destroys buildings, it can possibly rob your congregation of lives and wound the entire community.

Arson could be caused by someone with a vendetta against your church or one of its leaders, or it could be caused by a vagrant who takes refuge in your church and allows a small fire to get out of hand, or juvenile "thrill seekers." To help your church combat arson and keep your congregation safe, please consider the following:

Adequate External and Internal Security

Externally, keep shrubbery and trees trimmed so the church can be observed by passing patrols. Illuminate the exterior and entrances, and use motion-activated lighting near doors and windows. Secure ladders, external stairways and fire escapes, and be sure all basement entries and ground level doors are locked when not in use.

Inside the building, check to make sure all exterior doors have properly installed deadbolt locks and windows have locks on them. Keep a current list of all individuals who have access or a set of the building keys. Regularly test and maintain all smoke alarms and automatic extinguishing systems to make sure they are working properly. Lastly, installation of a combination burglar and fire alarm with a phone dialer should be considered.

Start a Church Watch Program

Forming a Church Watch Program can help members keep an eye out for suspicious activity on church property. The added traffic around your parking lots and facility will significantly deter potential arsonists, vandals or thieves. Appoint a person from this committee to be a liaison with law and fire officials. Members' assistance also will help better protect your facilities, while allowing them a more active role in overall church safety.

Keep Property Clean of Debris

Identify and remove any materials that an arsonist could use to start a fire. Clean up around the church by removing all garbage, material and excess vegetation that is capable of being ignited. In addition, remove all possible sources of ignition such as flammable liquids. ■



You can find more information on arson prevention by visiting SafeChurch.com or the U.S. Fire Administration at www.usfa.fema.gov.



PAY YOUR BILL IN A FEW SIMPLE STEPS

MONTHLY ELECTRONIC FUNDS TRANSFER IS THE EASY WAY TO PAY.

We know your time is valuable. That is why we have made it easier than ever to pay your bill with electronic funds transfer (EFT). With EFT bill pay, your premium will automatically be deducted from your bank account on a monthly basis. You will receive a monthly draft notice alerting you the transaction is going to take place so you can be assured your bill will be paid.

To sign up for this convenient service, contact your GuideOne agent today. Your agent will guide you through the simple steps required to get started. Make your time count, sign up for monthly EFT bill pay today. ■



PLANNING SAFE MISSION TRIPS

MISSION TRIPS, WHETHER SHORT- OR LONG-TERM, DOMESTIC OR INTERNATIONAL, ARE AN EXCITING ADVENTURE FOR YOUR CONGREGATION.

While these trips bring hope to many people across the globe, it also is important to keep the safety of your mission team as a top priority.

Do Your Research

Before leaving, investigate whether political unrest might affect your safety and security. The U.S. State Department publishes information and warnings about trouble spots around the world at www.travel.state.gov. Develop emergency and communication plans with other travelers for different situations. Plans might address crime and terrorism, unexpected weather conditions or medical emergencies. Make sure to know the location of the nearest embassy and determine what services officials can provide.

It also is important to find out what health precautions should be taken, including any vaccinations required. Also, remember certain foods and water may be harmful or cause unwanted reactions.

Prepare for the Worst

In case of an emergency, designate someone back home to serve as a contact person. Their role should be to communicate important information to families and the congregation. Obtain insurance for your travelers and make sure the policy covers medical expenses incurred in a foreign country if your mission is abroad.

Adjusting to the Culture

Once your group has arrived, give travelers time to adjust to the culture. Consider hiring an interpreter to help with communication barriers, such as language and gestures. Because some participants may develop homesickness, choose adult leaders to help provide a sense of comfort and safety. Throughout the trip, stay with the group in designated areas and trust the advice of group leaders. ■

For more information on mission trip safety precautions or coverages, contact your GuideOne agent.



PROTECT MISSION TRIP TRAVELERS

Unique types of insurance claims can arise out of mission trips, which makes protecting your travelers a top priority. GuideOne offers MissionGuard to provide you with international travel coverage, and more importantly, mission safety, security and peace of mind. The coverage is designed to protect churches and schools, their employees and volunteers while they are ministering around the world. Contact your GuideOne agent for more information or log on to GuideOne.com. ■