

the LEADER

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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.

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for free access to safety resources, training modules and safety assessments. This exclusive benefit is available only to GuideOne customers. To set up a user ID and password, enter your GuideOne agent and policy numbers, which you can find at the top of your billing statement. Make your church a safer place and join today!



GUIDEONE OFFERS NEW RELIGIOUS EXPRESSION COVERAGE

AS A CHURCH, YOUR ORGANIZATION HAS THE FREEDOM TO DEVELOP ITS RELIGIOUS PRACTICES BASED UPON ITS DOCTRINES AND BELIEFS.

However, there may be occasions when the practice of religion conflicts with a person's individual interests, such as when a person outside the church, with views antithetical to the church, wishes to hold an event in a church building. When this occurs, individuals may claim emotional injury.

Preventing this type of claim can be difficult, as one's emotional distress can be caused by a number of factors. However, GuideOne is now offering a new optional coverage endorsement to provide a layer of protection against these types of claims. Religious Expression Coverage (REC) was created to help safeguard organizations from situations, such as alleged discriminatory acts, that may arise due to a church's practice, exercise or expression of their religious doctrine.

REC features benefits, including:

- **Religious Expression Liability Coverage:**
Provides liability coverage for mental or emotional injury sustained by a person; and
- **Religious Expression Legal Expense Reimbursement:**
Provides reimbursement coverage for covered legal expenses.

Additionally, this coverage is easy for customers to add to their current policy or request at renewal. For a minimal charge that is added to your premium, this optional coverage could provide protection for your organization in the future.

Adding REC to your insurance policy is not the only step you should take to protect your organization from emotional injury claims. Depending on the claim, the U.S. Constitution offers some protection for religious organizations and their faith-based beliefs, while other claims may be protected by state law. You are encouraged to research your rights as a church and the laws regarding religious exemptions in your state.

On the **Insurance Coverages** page under the **Churches** tab on GuideOne.com, you will find a link to more information regarding REC and a free e-book download titled *Religious Expression and Your Church*. The e-book contains information about the June 2015 Supreme Court ruling on same-sex marriage, sample church policy amendments and three claim scenario examples stressing the importance of this coverage. Religious expression and emotional liability claims have become a complex topic for churches. Discussing REC with your agent and reviewing the materials supplied by GuideOne may assist your organization during any discussions around the subject.

For more information about Religious Expression Coverage, contact your GuideOne agent. ■



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MAKING EDUCATED SECURITY DECISIONS

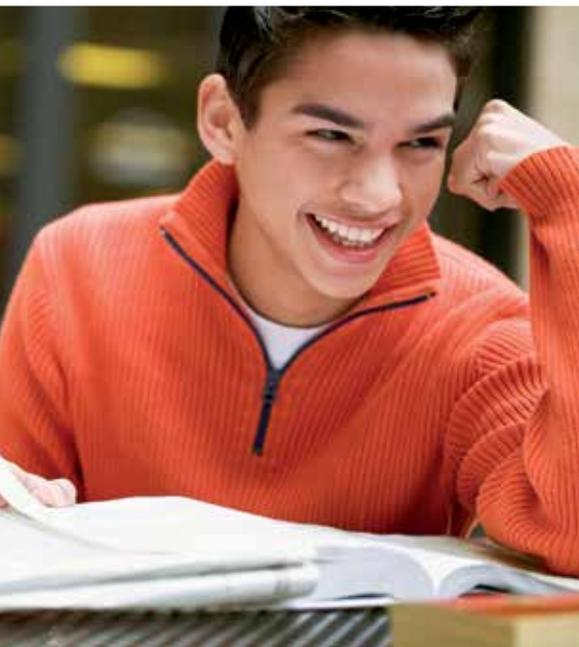
BECAUSE YOUR ORGANIZATION IS NOT INVINCIBLE, AND IS OFTENTIMES A TARGET FOR CRIMINALS, IT IS IMPORTANT TO TAKE PRECAUTIONARY MEASURES TO ENSURE THE SECURITY OF YOUR FACILITY. WHILE THERE ARE MANY STEPS TO TAKE IN PROTECTING YOUR CHURCH, TWO VERY COMMON SOLUTIONS ARE SECURITY SYSTEMS AND DETECTION DEVICES.

While both options offer great benefits in protecting a facility, you are encouraged to consult with a professional to determine which selection is best for your organization. Information about each of these options is as follows:

Security Systems – Sometimes, an installed security system with cameras, decals or window stickers will deter a criminal from attempting a break-in. A basic rule to remember is that a good system should offer three lines of defense: prevention, alarm and call for help. Keep the size and location of your church in mind when making a decision.

Detection Devices – There are many types of detection devices that sense motion through various triggers. A few examples of these devices include motion detectors, glass-break sensors, photoelectric beams and magnetic door or window contacts. Again, confirm with a professional as to which system is best for your organization.

Your church facility is an important asset to your staff, congregation and ministry, and should therefore always be protected. Consider making investments into your building's security today to prevent a loss in the future. ■



GUIDEONE FOUNDATION SCHOLARSHIP PROGRAM FOR SEMINARY OR RELIGIOUS STUDIES STUDENTS

DO YOU KNOW SOMEONE WHO IS ACTIVELY PURSUING A FUTURE CAREER IN MINISTRY? IF SO, ENCOURAGE THEM TO APPLY FOR THE GUIDEONE FOUNDATION SCHOLARSHIP. This annual program, which awards four \$2,500 scholarships, seeks to support the future leaders of our nation's religious organizations as they prepare to enter ministry.

For more information, including eligibility requirements and application instructions, visit the GuideOne Foundation Scholarship page, under **About Us**, on GuideOne.com. On this site, you also can read stories of past scholarship winners and view a video of recipients explaining what this scholarship has meant to them.

The application deadline is **April 15, 2016**. ■