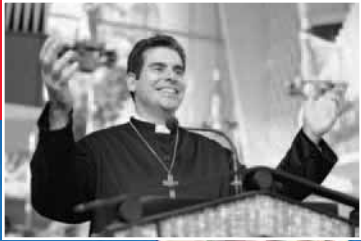


Specialized Insurance for Select Large Religious Organizations
Through Church Mutual's Broker/Specialty Markets Division



Listening. Learning. Leading.®

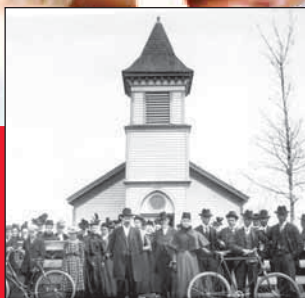


Photo courtesy of the
Wisconsin Historical Society — WHS-72637

**We've Been
Passionate
About Protecting
Religious
Organizations
for More Than a
Century.**

It all began in 1897, when two pastors and eight laypeople founded a company that focused solely on serving the insurance needs of churches. Today, we protect more than twice as many religious organizations as the next leading insurer — including nearly all denominations. Our specialization has allowed us to have a deep understanding of the exposures and insurance needs of the religious community across the country.

We Work for You — and Only for You.

We are a mutual company. That means we're not owned by stockholders or large corporations. We're owned by our customers — the people who are out there, day in and day out, working tirelessly to fulfill their mission. In other words, we work for you.

We make it a priority to understand you, your facilities, your activities, your mission and your financial future.

We've Always Been There for Our Customers.

Our dedication has resulted in financial stability throughout our history, helping us deliver a superior level of service, satisfaction and security. It's a difference you'll be glad to have on your side if you should ever need to file a claim.



The Church Mutual Broker/ Specialty Markets Division — Dedicated to Serving the Needs of Larger Religious Organizations.

Our Brokers

Church Mutual partners with a select group of elite brokers that are committed to the religious market. Only the best and brightest make it through our screening process.

Our brokers are supported by the Church Mutual Broker/ Specialty Markets Division, a group of professionals dedicated to serving the unique needs of its customers. Included in the division is a directly accessible, specialized underwriting team. Each member is armed with the insight to help ensure you have the right coverage at the right cost.

Our Customers

The Broker/Specialty Markets Division serves a range of select large religious organizations, including:

- Worship centers of all denominations, including those with no denominational affiliation. Examples include Roman Catholic dioceses and mega churches.
- Religiously affiliated education facilities, such as private colleges
- Religiously affiliated camps and conference centers
- Affinity group programs
- Senior living communities, both religious and privately owned, in 14 states*

For more information on our Broker/Specialty Markets Division, contact your broker or write to Rod Flanders at rflanders@churchmutual.com.

**The senior living market is available to select brokers only in Connecticut, Maine, Massachusetts, New Hampshire, New York, North Carolina, Oregon, Rhode Island, South Carolina, Texas, Vermont, Virginia, Washington and West Virginia.*



PROTECTION STARTS WITH PREVENTION

Risk Management

Our risk management specialists are located throughout the country and are available to assist you in controlling the various loss exposures that are commonly presented. Church Mutual's risk management services include:

- On-site analyses of facilities
- On-site training on a variety of topics for staff and volunteers
- Customized risk management programs based on individual needs

Safety Resources

In addition, Church Mutual customers have access to our full range of specialized safety materials, including videos, brochures, posters, safety checklists and *Risk Reporter* newsletters. The library is available to our customers at no charge. Simply visit www.churchmutual.com.



CLAIMS

Church Mutual Claims Service Is on Call.

Church Mutual conveniently enables you to report claims by:

- Telephone: (800) 554-2642, select Option 2
- Fax: (715) 539-4651
- Mail: P.O. Box 342, Merrill, WI 54452-0342
- Email: claims@churchmutual.com
- Online at www.churchmutual.com

On-call staff is available 24/7 in case of an emergency.

Church Mutual also works with independent claims adjusters across the nation to further ensure that you receive the timely attention you deserve.



GENERAL COVERAGES

Our Broker/Specialty Markets Division provides property and liability coverage for select large accounts, including houses of worship, camps and conference centers, educational facilities and senior living communities. Some of the coverages listed below are optional.



Property

Covered Causes of Loss

Your policy protects your own buildings and personal property against either basic, broad or special causes of loss.

Systems and Equipment Breakdown Coverage

Mechanical breakdown, artificially generated electrical currents, steam boiler explosion and internal damage to steam boilers are additional covered causes of loss. Among the items covered are your computers, telephone systems, air-conditioning motors and much more.

Extensions and Additional Coverages

Your Church Mutual policy will automatically provide several coverage extensions and additions. Limits vary, based on your budget and needs.

Identity Recovery Case Management and Expense Reimbursement

Identity recovery coverage for your clergy, head of school, camp director or facility administrator and their resident family members is included in your multi-peril policy.

General Liability

The multi-peril policy provides protection for your:

- Clergy
- Elected or appointed officials and board members
- Employees and volunteers
- Most organizations your facility controls

This protection applies to your sponsored activities — even if away from your facility — and is provided against claims for negligence involving:

- Bodily injury
- Personal injury
- Property damage
- Advertising injury

Damage you cause to someone else's facility and for which you are legally liable is also covered up to a specific limit.

Professional Liability

Professional liability insurance options for organizations of all types include:

- Directors, officers and trustees
- Employee benefits
- Counseling
- Employment practices
- Incidental medical services



Other Important Coverages That Apply to All Types of Religious Organizations.

Workers' Compensation — Including Standard Dividend Plans and Scheduled Credits

Benefits are set by state statute and generally provide financial assistance for wage loss, medical and rehabilitation expenses and survivor benefits for fatal injuries.

Umbrella Liability

This coverage provides a higher limit of protection for your general liability (except sexual molestation and misconduct), automobile and counseling exposures in order to protect you against the devastating effects of a large court award.

Commercial Automobile

Coverage includes liability, uninsured/underinsured motorists liability, medical payments (or PIP), collision, comprehensive and emergency road service.

This literature contains only illustrative information about available coverages and is not a policy contract. Refer to your Church Mutual insurance policies for complete descriptions of coverages, limitations and exclusions. Some coverages are not available in all states.

Specialized Coverages for Schools, Camps and Conference Centers and Senior Living Facilities.

In addition to the general coverages we offer for all religious organizations, we have many specialized options. While designed specifically for schools, camps and conference centers and senior living facilities, these coverages may also be available for other types of organizations. Contact Church Mutual for more information.

Educators' Liability Coverage

While performing duties for your educational facility, this optional coverage adds the following as insureds to your directors, officers and trustees liability coverage:

- School board members
- Superintendents
- Employees and volunteers

Educators' liability coverage provides protection for actual or alleged "wrongful acts," including:

- Negligent or improper career and academic advisement
- Student discrimination claims against faculty, staff, administration or the school board
- Student civil rights claims for violations of such things as freedom of speech or prayer

Senior Living Communities Coverage

- Institutional income insurance for loss of net income and continuing normal operation after a covered loss
- Increased limits for extra expenses of operation and residents' personal property
- Professional liability coverage for your facility and select employees to protect against acts or omissions in the furnishing of nursing, social and similar services

Camp and Conference Center Coverage

- Coverage for activities, such as horseback riding, ropes courses and climbing walls
- Medical expense coverage for athletic-related activities

*Put Our Passion for Protection
to Work for You.*

When you're ready to experience the benefits that can only come from the leading insurer of religious organizations, contact your broker and ask about Church Mutual. Or contact Church Mutual directly by calling Rod Flanders at (800) 554-2642, Extension 4117, or emailing rflanders@churchmutual.com.



Listening. | Learning. | Leading.®

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For more information, contact info@churchmutual.com.

Para obtener asistencia inicial en español puede telefonar al (800) 241-9848 o enviar un correo electrónico a la dirección espanol@churchmutual.com.

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