



# GROUP AFFILIATED PROGRAM

*Tailored coverage for headquarters of religious organizations and its affiliated institutions.*

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Superior protection and risk management resources to help safeguard your ministry



# Key Advantages to the Group Affiliated Program

*The Group Affiliated Program allows headquarters of a religious organization and its affiliated institutions be insured under a collective program.* This program contains features that will allow GuideOne to review losses on an individual basis as well as on a group basis, that information will be used to create loss control messages and recommendations for the participating members. The overall performance of the group and the individual members also can be analyzed; and **pricing discounts may be applied when possible to recognize superior performance of the group.**

*We offer one of the most comprehensive insurance packages available along with the following advantages:*

- + **Annual loss control bonus** based on aggregated premiums and experience of the Group.
- + Participating **policyholders receive a property coverage enhancement.** This provides an additional 25 percent of the total building and contents amount of insurance, up to \$1 million maximum, to use in case of an insured property loss.\*
- + **Timely notifications to conference leadership if there is a non-payment lapse in coverage** for any participating religious organizations to help ensure each religious organization maintains appropriate coverage.
- + **Flexibility in determining their own coverage and limits** within the minimum requirement established by headquarters.
- + Participating religious organizations can **receive their own policy and are billed individually.**

\*As of 12/31/19





*Your GuideOne agent can help tailor an insurance plan to meet the needs of each member affiliation, within the minimums set by headquarters.*

## CUSTOMIZED COVERAGE FOR YOUR ORGANIZATION

With the Group Affiliated Program, policyholders are safeguarded with the industry's most comprehensive property and liability coverage. Highlights of it include the following:

### ***Property Coverage***

Financial protection against loss or damage to your organization's property from standard perils such as lighting, fire and hail, as well as many non-standard items. Additional property coverages are also available including crime and inland marine.

### ***General Liability Coverage***

*This protection covers:*

- + The organization's legal liability resulting from injuries to people or damage to their property
- + Damage resulting from other offenses, such as libel, slander and defamation of character
- + Legal liability due to volunteer workers, donated labor and spiritual counseling
- + Legal liability on a worldwide basis

### ***Medical Expenses Coverage***

Pays for reasonable medical expenses regardless of liability (subject to policy limits), for injuries occurring on your premises and for accidents resulting from religious organization activities.

### ***Optional Liability Endorsements***

*To further enhance protection, organizations can choose from these endorsements:*

- + Directors and Officers
- + Employee Benefits
- + Educators Legal Liability
- + Non-Owned and Hired Auto
- + Employment Practices
- + Sexual Misconduct





## WHY CHOOSE GUIDEONE?

Having the right insurance for your congregation can make a huge difference in safeguarding your members, staff and buildings. At GuideOne, we understand your needs, not just because we've been in the business for more than 70 years or have over 50,000 commercial policyholders, but because we specialize in providing insurance solutions for religious organizations, just like yours.

GuideOne's group insurance program provides special members-only coverage and loss control bonuses for various denominations headquarter associations and non-denominational religious organization groups. Over the past 5 years, **we've provided over \$2 million of loss control bonuses to 170 organizations**, and their 3,100 members that we insure within those organizations have directly benefited from Endorsed Programs and Group Affiliated Programs.\*

### *Niche Expertise*

Our niche-specific products are designed to meet our customers' needs – from small to large organizations, to varying budgets and safety concerns, we understand a one size solution doesn't fit all.

### *Company Excellence*

We carry an A- (Excellent) rating from A.M. Best Company. We have been consistently ranked in the "Excellent" category for 25+ years.

### *Risk Management Experts*

With well over a half century of experience under our belts, we recognize the importance of risk management — and we value sharing our knowledge with you. We provide our customers with access to a wide variety of free resources.

### *Fast, Compassionate Claims Service*

We have 24/7/365 claims team that's ready to respond when you need us most. With an average tenure of 20+ years, our claims team is knowledgeable and eager to help religious organizations get back up and running. Customers rated us at 8.6/10 for claims service. Visit [GuideOne.com/Reviews](https://www.guideone.com/reviews) to read our reviews.

### *Personal Service Close to Home*

We are licensed to write business in all 50 states. Our Sales, Underwriting, and Claims Teams are well-versed in the unique nature of religious organizations, and understand your state's laws and regulations.

\*As of 12/31/19





## MORE THAN INSURANCE

We offer our customers **GuideVantage**, a host of exclusive, complimentary value-added resources. *The GuideVantage services and programs are free or significantly discounted and offer highly specialized expertise in areas including:*

- + **Armed Intruder Training** - Discounted in-person and online training classes to help customers prepare and respond to armed intruder situations.
- + **Check & Protect** - Discounted background screenings for potential employees and volunteers.
- + **ChurchHub** - Free mobile app that includes sermon videos, news, event registration, mobile giving and more.
- + **GC3** - Our wholly owned construction subsidiary specializes in religious organization reconstruction and can help your religious organizations rebuild with the speed and craftsmanship they can trust.
- + **HRGuide** - Free HR resources, including a 24/7 hotline, webinars and access to state-specific forms.
- + **iGuideU** - dedicated ServiceMaster program to help simplify the process of requesting service for an emergency related to fire, water, biohazard, mold, temporary board up, and roof covers.
- + **Roost** - Qualifying customers receive two complimentary Smart Water Leak and Freeze Detectors. Designed to identify water leaks, temperature or humidity changes.
- + **SafeChurch** - Online risk management resource with access to more than 100 fact sheets, checklists, policies and procedures and more.

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▶ *Interested to hear how the Group Affiliated Program can make a positive impact on your religious organization? [Contact your local GuideOne Agent today!](#)*

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