

'Tis the season... don't get caught by winter hazards.

► **Tips & Safety Resources**
to stay safe this holiday season.



Here to help you make positive change possible.

Thank you for being a valued customer and trusting GuideOne for your insurance needs. This year has presented challenges unlike any we've faced before, and we commend your continued effort to push through and stay strong for your community. We are proud that we have the opportunity to work with organizations, like yours, to help make positive change possible.

We have developed this seasonal newsletter full of tips and valuable resources to help you further protect your organization and members. Read on to learn how you can prepare for the upcoming winter season and protect your facility from winter hazards.



Frozen Pipe Prevention

Frozen pipes are one of the leading causes of claims during the winter season impacting 667 GuideOne policyholders just last year. Fortunately, there are a number of steps you can take now and during a cold spell to prevent frozen pipes.



During extremely cold weather, **leave cabinet doors open where pipes are present to allow warm air to circulate.**



Set the thermostat to 55 degrees Fahrenheit or above if your building will be unoccupied for an extended period.



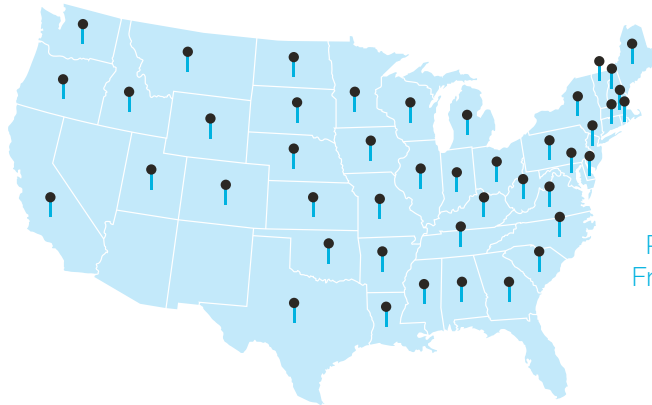
The first sign of a pipe freezing is reduced water flow from the faucet. **Turn faucets to a slow drip during extremely cold weather.**

Did You Know?

The average claim caused by frozen pipes for GuideOne policyholders was nearly

\$30,000

► Visit [GuideOne.com/WinterPreparedness](https://www.guideone.com/WinterPreparedness) to view more frozen pipe prevention tips and tools.



States where GuideOne Policyholders had Frozen Pipe Claims
Winter 2019

COVID-19 and Holiday Gatherings Safety Resources

Conducting holiday gatherings at your organization may seem daunting and unsafe at this time. Be sure to take proactive measures to help limit exposure and keep everyone safe if you are participating in holiday events. Our risk management experts have outlined a number of measures you can take this holiday season to limit risks so you can remain open and continue to make positive change possible.

► Visit [GuideOne.com/WinterPreparedness](https://www.guideone.com/WinterPreparedness) to download our most requested Safety Checklist.

Did You Know?

60%

of businesses that have closed due to COVID-19 will remain closed permanently*



*Data reported by CNBC.



Grow Your Giving this Holiday Season

As a GuideOne policyholder, you have access to Subsplash Giving – a FREE, online giving solution available through our GuideVantage® Program. Subsplash Giving provides a simple and effortless way to receive online offerings and donations anytime, anywhere.

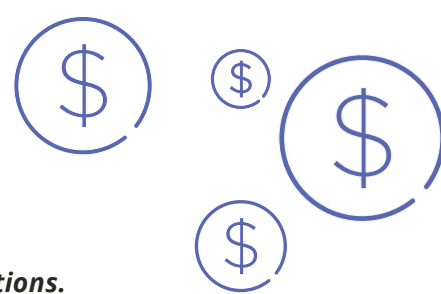
Did You Know?

Your organization could see

10% more

offerings and donations with Subsplash Giving

► Visit [GuideOne.com/WinterPreparedness](https://www.guideone.com/WinterPreparedness) to sign-up and begin accepting offerings and donations.



A Note From Your Agent New Billing Service Coming Soon

GuideOne is excited to announce the release of a **new billing service, BillingCenter**. BillingCenter includes many features for added convenience including:

- Credit Card Payment Option
- Flexible Payment Plans
- Auto-Pay Functionality

Make sure to set up your online account to take advantage of these new and improved services. **Visit [GuideOne.com/MyAccount](https://www.guideone.com/MyAccount)** and click on “New User” to create your account today.

For new accounts, BillingCenter will be available on December 7, 2020. For existing accounts, BillingCenter will be made available at renewal. BillingCenter currently not available for Commercial Package Policies in AK, DE, FL, HI, ID, ME, MT, NH, NM, NV, NY, RI, UT, VT, WA, WV, WY.

Want to learn more about helpful tools and resources to help protect your organization?



Visit [GuideOne.com/WinterPreparedness](https://www.guideone.com/WinterPreparedness) to sign-up for our policyholder e-newsletter!