

# INSURANCE ALERT!

I am concerned that many of our churches are either underinsured or uninsured.

Worker's compensation insurance is required in most states even for churches, yet GuideOne and Church Mutual indicate that Open Bible churches insured by them are generally not carrying it. Please check the laws in your state and make sure you have this insurance when required.

Most of our churches are not carrying directors' and officers' liability insurance to cover board decisions...nor do they have umbrella policies for law suits which are in excess of their general coverage. Churches are personally liable for amounts over their basic insurance liability limits.

## CHURCH LAW

Finally, fifteen-passenger van safety is a grave concern. These vans are used by many (if not most) churches. Studies show a 70 percent likelihood of rollover when the van is full and in an accident. Many states have outlawed them for school use.

Liability for accidents in these vehicles can be extravagant, to say nothing of the pain caused by the injury and/or death

of children and youth. Do you have a written transportation safety policy that includes driver qualification and training? We have a video available for loan which can help you with risk prevention.

I am asking each of you to do a thorough insurance and risk investigation at your church. If you need help, just give me a call. I have a great resource!

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