



Florida Annual Conference The United Methodist Church 2008 - Insurance Summary

Policy Period 12/31/2007-12/31/2008

PROPERTY INSURANCE: Limits will apply per the schedule on file in the CONNECT database

- Total Conference Limit: \$76,000,000 Each Occurrence Except:
- Flood \$25,000,000 Annual Limit
- Earthquake \$25,000,000 Annual Limit

Church Deductible:

- \$5,000 Per Occurrence. Except for Named Windstorm and Flood
- Named Windstorm and Hail: 5% of the total insured value at the affected building per occurrence; 5% of the property in the open at the affected location per occurrence
- Flood is \$5,000 per location per occurrence

LIABILITY COVERAGE: Includes liability at your premises (slip and falls), errors and omissions (directors and officers, pastoral professional) and bodily injury, personal injury or property damage to others.

- Limit \$16,000,000 Per Occurrence/Annual Aggregate
- Premises Medical Payments Limit \$5,000 Any One Person/\$100,000 Any One Occurrence
- Employment Practices Liability Limit \$5,000,000 Each Occurrence/Annual Limit
- Sexual Molestation Liability Limit \$10,000,000 Each Occurrence/Annual Limit

Church Deductible: \$0

AUTOMOBILE COVERAGE: Includes physical damage or bodily injury resulting from the use of church owned, hired/rented or non-owned vehicle.

- Limit of Liability \$16,000,000 Per Occurrence
- Medical Payments \$5,000 Any One Person/\$100,000 Any One Occurrence
- Uninsured/Underinsured Motorist \$1,000,000 Each Accident.

Church Deductible: \$0 for Liability/\$750 for Physical Damage (comprehensive and collision)

CRIME COVERAGE: Includes theft, burglary, robbery or employee dishonesty (bonding) involving money or securities.

- Limit \$1,500,000 Per Occurrence

Church Deductible: \$5,000 Per Occurrence

WORKER'S COMPENSATION & EMPLOYERS LIABILITY: Provides coverage for employees that are injured as a result of their employment

- Limits are per Florida Worker's Compensation Statutory Benefits and \$1,000,000 for Employers Liability Per Occurrence

Church Deductible: \$0

ACTIVITIES MEDICAL ACCIDENT INSURANCE: Provides coverage for bodily injury for accidents to volunteers of the policyholder, youth group participants, children enrolled in nursery, daycare, and pre-k and camps. This policy is excess over any amounts payable by any other health care plan.

- Limit for Accident Medical Expense Benefit is \$500,000 for each accident, 2 year maximum benefit period.

Church Deductible: \$0

IMPORTANT:


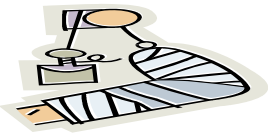

This is a summary only and does not include all applicable deductibles, self-insured retentions, coverage's, terms, conditions, exclusions, or limitations. Policy terms and conditions provide actual limits, terms conditions and exclusions. Complete information is contained in the master policies on file with the Ministry Protection Department of the Florida Annual Conference The United Methodist Church in Lakeland, Florida. This summary should not be used in determining the scope of coverage.

Please click [HERE](#) to go to main page.

Entry of data into the system does not guarantee coverage



Florida Annual Conference United Methodist Church Frequently Asked Questions 2008

Questions	Answers
 <p>Who can I contact at the Conference if I have a general insurance, claims, risk management, ministry protection, safety or billing question?</p>	<p>Feel free to contact the following:</p> <p>Mark Thomas – Director of Ministry Protection 800-282-8011 Extension 137 mthomas@flumc.org</p> <p>Cynthia Truemper – Account Billing 800-282-8011 Extension 195 ctruemper@flumc.org</p> <p>LaNita Battles - Claims 800-282-8011 Extension 199 lbattles@flumc.org</p> <p>Kitt Elliott – Support Staff 800-282-8011 Extension 144 kelliott@flumc.org</p>
 <p>What do I do if I have a claim? or An incident has occurred that may lead to a claim?</p>	<p>Refer to How To File A Claim for further instructions.</p> <p>You can contact the Department for Ministry Protection at (800) 282-8011 Ext 199, 195 for assistance if necessary.</p> <p>Further information and all forms are available on the Florida Conference website http://www.flumc.org</p> <p>After a claim has been reported, you will then be contacted by Johns Eastern Company. They are the Third Party Administrator (TPA) that is retained by the conference to handle all insurance claims that occur after 1/1/06.</p>
 <p>What do I do if a volunteer, youth, nursery, daycare or pre-K child is injured?</p>	<p>Immediately complete and submit the 2008 Accident Medical Claim Form.</p> <p>For assistance or to obtain a claim form, call Ana Ruiz with AJG Risk Management Service Team at (800) 282-8011 ext. 126 or James Greene (561) 998-6814 or email umcfla@ajg.com.</p>
 <p>What do I do if a student (grades K-12) is injured?</p>	<p>Immediately call Ana Ruiz with AJG Risk Management Service Team at (800) 282-8011 Ext 126 or James Greene (561) 998-6814 or email umcfla@ajg.com or assistance and to obtain a 2008 K-12 Claim Form.</p>



How do I **ADD** or **DELETE** a building, land, equipment or other property, or change the value of previously reported property?

To Add/delete/change complete and submit the [Property Addition, Deletion or Change Form](#) in the CONNECT on-line database.

For more information or help please contact Ana Ruiz with AJG Risk Management Service Team at (800) 282-8011 ext. 126 or at umcfla@ajg.com for assistance.



How do I **ADD** or **DELETE** a vehicle?

To Add or delete a vehicle complete and submit the [Vehicle Addition or Deletion Form](#) in the CONNECT on-line database.

For more information or help please contact Ana Ruiz with AJG Risk Management Service Team at (800) 282-8011 ext. 126 or at umcfla@ajg.com for assistance.



How do I **ADD** or **DELETE** a driver?

To ADD a driver complete and submit the [New Driver Form](#) in the CONNECT on-line database. .

To view your current driver list go online into [CONNECT](#) and view the driver list.

For more information or help please contact Ana Ruiz with AJG Risk Management Service Team at (800) 282-8011 ext. 126 or at umcfla@ajg.com for assistance.



How do I obtain a copy of our approved driver(s) list?

You can print a copy of your driver(s) list on [CONNECT](#).

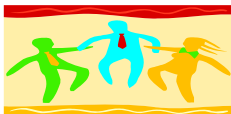
For more information or help please contact Ana Ruiz with AJG Risk Management Service Team at (800) 282-8011 ext. 126 or at umcfla@ajg.com for assistance.



How do I obtain a Certificate of Liability Insurance or Evidence of Property Insurance?

Complete and submit the [Certificate/Evidence Insurance Request Form](#) or request one on [CONNECT](#).

For more information or help please contact Ana Ruiz with AJG Risk Management Service Team at (800) 282-8011 ext. 126 or at umcfla@ajg.com for assistance.



What needs to be done if I would like to grant an outside group use of our facilities or equipment?
or
What needs to be done if I would like to engage a contractor to perform service for the church?

1. Obtain a Certificate of Liability Insurance from the group indicating they have an insurance policy in effect with General Liability limits of at least \$1,000,000.
2. If a contractor is engaged to perform services for the church, Worker's Compensation coverage and Automobile Liability coverage should also be indicated on the Certificate.
3. Request the church be specifically named in writing as an additional insured on the group's or contractor's policy.
4. Keep the Certificate of Liability Insurance on file at the church.



What needs to be done if a church sponsored trip greater than 500 miles ROUND TRIP is planned. (Domestic travel only)

Complete and submit the [Church Trip Form](#) at least 10 business days prior to the trip.

For more information or help please contact Ana Ruiz with AJG Risk Management Service Team at (800) 282-8011 ext. 126 or at umcfla@ajg.com for assistance.

You can also download information on [Preparing For A Church Sponsored Trip](#).



What needs to be done if a church sponsored foreign trip is planned?

Call the Pact Service Center at **(877) 862-7228** or **(800) 221-8552** at least two weeks prior to departure for information on liability and medical coverage.



The church wants to rent a vehicle, van or bus. Is coverage provided under the Conference policy?

There is rental coverage available up to \$35,000 per vehicle.

The Conference advises you purchase the additional coverage offered by the rental agency for maximum coverage since loss of use is not covered.



Can our facility be used as a shelter during a storm?

Unless your facility is Red Cross rated, you **may not** open your doors as a shelter, because your building must meet certain criteria such as wind, sanitation, etc.



We are planning on building a playground; have rock climbing activities, skate board facilities, etc. What are the guidelines for these activities?

You can download brief guidelines and information on outside activities for the church at [Periodic Playground Maintenance Checklist](#) and [Playground Safety Checklist](#).



Where can I go to get information prior to hiring or firing volunteers and paid staff workers, such as background checks, drivers licenses, etc.

To verify drivers licenses go to

<http://www.dmv.org/fl-florida/driving-records.php>

For National background checks you can access

www.trak-1.com



Where do I send my property & casualty and worker's compensation premium payments to and what should I include on my check?

FAC Ministry Protection
P.O. Box 850001
Orlando, Fl. 32885-0208
(Please be sure to include the full 9 digit zip code)
Make check payable to:
Ministry Protection (and include your church's GCFA#)

Can I make partial payments on my property & casualty and worker's compensation premiums or do I have to send the entire amount due?

You can make payments in any manner you like, with the understanding that at the end of each quarter, any unpaid balance will be charged a 6% annual finance charge on the remaining balance.

**THE DEPARTMENT FOR MINISTRY PROTECTION
AND
THE COMMITTEE FOR MINISTRY PROTECTION**

**NOTIFICATION AND RECOMMENDATIONS REGARDING THE
OWNERSHIP AND USE OF FIFTEEN PASSENGER VANS**

After prayerful consideration, the Department for Ministry Protection and the Committee for Ministry Protection provides the following information and recommendation to the Florida Annual Conference.

RECOMMENDATION:

The Florida Annual Conference approve a recommendation strongly discouraging the ownership and use of fifteen passenger vans by all Conference churches, schools and affiliated ministries and establish guidelines for the phase-out of these vehicles.

I. BACKGROUND:

A. Summary: It is well established by the insurance industry and safety experts that fifteen passenger vans pose a considerable and catastrophic risk to drivers and occupants.

The National Highway Traffic Safety Administration (NHTSB) has issued multiple advisories stating that fifteen passenger vans have a high "rollover" risk when fully loaded.

Studies have shown that fifteen passenger vans are three times more likely to rollover when carrying ten or more passengers. In addition fifteen passenger vans are not required to meet any minimum safety standards for side impact protection, roof crush or restraints.

B. Definition: A fifteen passenger van is any van manufactured to accommodate fifteen passengers, including the driver, regardless of whether the vehicle has been altered to accommodate fewer than fifteen passengers. Examples include, but are not limited to, Ford E-350 or Club Wagon, Chevy Express and GMC Savanna.

C. Florida Annual Conference: The Florida Annual Conference presently insures ninety-six (96) fifteen passenger vans at this time. During 2006, there were thirty-four (34) new fifteen passenger vans purchased by various churches and/or schools. In addition fifteen passenger vans are rented for sponsored trips as well as loaned to other groups. Use of these vans includes child, adult and cargo transportation.

Insurers for the Conference insurance program are extremely concerned about the potential for catastrophic loss. There remain annual concerns that Conference insurers

will not provide adequate insurance coverage or will outright exclude these vehicles in the near future. Regardless, insurance premiums related to fifteen passenger vans continue to rise drastically and this cost is eventually passed to the churches and schools who own these vehicles.

As a result of the deadly accidents and resulting lawsuits, the insurance industry as a whole has either ceased to insure these types of vehicles or are increasing the premiums to such a level that it will become more cost effective for the church to invest in a vehicle with a more favorable insurance rating.

Due to obvious safety concerns, the unfavorable perception of the insurance marketplace in relation to fifteen passenger vans and the eventual unavailability of insurance coverage, churches and schools have been encouraged in the past to seek safer alternatives. More proactive measures should be considered to reduce this catastrophic risk as many Florida Conference churches and schools have continued to purchase and rent these vehicles.

The Florida Annual Conference should strive to be the recognized leader in church safety issues. We believe that parents and parishioners want to provide safe transportation for children and adults riding in vehicles. As such, these recommendations and guidelines will serve to protect those being transported in church or school vehicles while still enabling those important ministries to continue.

D. Alternatives and Safety Awareness: The National Highway Traffic Safety Administration (NHTSB) has developed recommendations and safety information regarding the use of fifteen passenger vans. It is recommended that all congregations, schools and other conference entities who currently own or use these vehicles review these safety recommendations.

The Department for Ministry Protection can also provide ongoing safety education and awareness related to alternative vehicle options, safety, inspections, maintenance and driver training.

II. IMPORTANT PREMIUM NOTIFICATION:

Existing fifteen passenger vans will continue to be insured under the Conference insurance program as long as insurance can be obtained. All fifteen passenger vans must continue to be reported. Existing fifteen passenger vans will be subject to greatly increased premiums and/or surcharges beginning in 2008 and escalating annually thereafter. Depending on the age of the vehicle, the cost of owning and operating a fifteen passenger van may be cost prohibitive and not make economic sense.

III. RECOMMENDATIONS AND GUIDELINES:

The Department for Ministry Protection and the Committee for Ministry Protection recommends the following guidelines be adopted by the Florida Annual Conference.

- 1. Congregations, schools and other conference entities are strongly discouraged from purchasing and using fifteen passenger vans. Other cost effective and safer alternatives are readily available.**
- 2. Congregations, schools and other conference entities should immediately consider replacing any fifteen passenger vans with a safer alternative such as a Multifunction Activity Bus that complies with the Federal Motor Vehicle Safety Standards.**
- 3. Beginning immediately, congregations, schools and other conference entities should seriously consider discontinuing the use of existing fifteen passenger vans for the transportation of children and youth.**
- 4. Congregations, schools and other conference entities are strongly discouraged from renting fifteen passenger vans. If a fifteen passenger van is rented, liability and physical damage insurance should be purchased separately from the renting company for the maximum limits available.**