



Small Business Insurance (BOP) CHURCH

Churches change lives every day by providing guidance to members, helping them grow in their faith, and spreading their mission to the community. And that's where their focus should stay — so while congregations put their faith in you to understand and protect their needs, you can put your faith in us.

We understand churches unique needs, not just because we've been in business for more than 70 years, but because we're in local communities like yours across the nation serving over 47,000 churches. To support you and the church community we established the GuideOne Center for Risk Management to further assist in helping you provide leading guidance on issues facing churches and help them protect their ministries.

When the unexpected happens, we're here to provide strength and positivity and work alongside you so you can focus on the things that matter most. In launching our small business platform, we will make it easier to insure churches that align with our appetite below as we continue to grow this key segment of our company.

Eligible	Ineligible
• Five locations or fewer • Property values per location of \$5M or less • Up to 50 employees • Gross sales per location of \$6M or less • 35,000 square feet or less • Buildings less than 40 years in age or with acceptable updates • Two or fewer claims in the last three years • No buildings designated as historical landmarks	• Camp exposure • Daycare exposure • K-12 school exposure

Key Coverages for Churches:

- + Cyber Suite
- + Directors and Officers
- + Employee Dishonesty
- + Employment Practices Liability Insurance
- + Equipment Breakdown
- + Money & Securities
- + Ordinance or Law
- + Outdoor Property
- + Outdoor Signs
- + Religious Expression
- + Sexual Misconduct
- + Total Faith Coverage Enhancement
(Businessowners Policy only. FaithGuard®
Property & Liability coverage offered on CPP.)
- + Water Back-up



Church Facts:

- + Number of churches in U.S.: 300,000+
 - + Number of unique church denominations: 230+
 - + Number of church attendees by percentage:
 - Under 100 attendees – 45%
 - 100–249 – 38%
 - 250–999 – 14%
 - 1000+ – 3%
 - + Number of new churches started annually: 1,000+
- + Other Facts:
 - 43 percent of cyberattacks target small organizations.¹
 - Only 14 percent of small organizations rate their ability to mitigate cyber risks, vulnerabilities and attacks as highly effective.²
 - 60 percent of small organizations go out of business within six months of a cyberattack.³

► We work with people and organizations who work to better the world.
Let's connect today! **For more information about our Small Business Insurance coverages, contact your Sales Director.**

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¹Small Business Trends, 2016. ²Keeper Security, 2018. ³The Denver Post, 2016.

GuideOne welcomes all applications, without regard to religion, race, color, national origin, sex, handicap or familial status.

This information is only a general description of our small business appetite and is not a contract. In an effort to keep your policy affordable, the actual policy contains certain limitations and exclusions. Please refer to your insurance policy for the pertinent contract language and coverages. Some coverages or discounts are not available in all states.