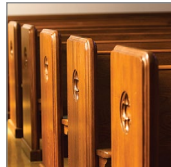




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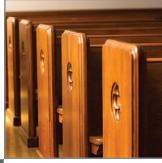
Protecting the people, property, and finances  
of The Episcopal Church since 1929.

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## A Foundation Based on Risk Management

We take a disciplined and hands-on approach to risk management in an effort to protect your organization's assets. By educating our policyholders, identifying vulnerabilities to risk, and taking the necessary steps to minimize financial consequences, we can help ensure that your people, property, and finances are properly protected. When examining the risks of your organization we follow these five steps:



- 1. Risk identification and measurement:** This involves examining your business—from property holdings to operational processes—and identifying risks that could threaten your organization's assets. We then estimate each risk's potential financial impact on your organization's asset base.
- 2. Risk avoidance and reduction:** This is the process of averting or mitigating risk through operational planning and loss prevention/safety programs.
- 3. Risk retention:** This is the act of self-funding certain types and amounts of risk.
- 4. Risk transfer:** This practice refers to the deflection of risk away from your organization and onto others, e.g., through the use of indemnity and hold-harmless agreements.
- 5. Risk monitoring and adjustment:** This is the periodic process of re-examining your chosen risk management strategies and adjusting them to fit your organization's financial and other objectives.

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*“The foundation of Church Insurance was built on risk management. Our job is to help you avoid, reduce, and transfer risk so that you can focus on your ministry and serving the Church.”*

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## Unique Risk Management Programs & Resources



- **Episcopal Safety Program**

We take a proactive approach by conducting a walk-through of your organization's property and operations and developing a detailed report that outlines your liability risks, from handling monies and employment practices to potential issues with your roof and boiler room.

- **One-on-One Meetings**

We are available to conduct periodic stewardship meetings with your organization's leadership to discuss renewal evaluations, causes of loss, potential interventions, and best practices that can be utilized to manage risk.

- **Abuse Prevention**

We offer discounted background screening services and training materials that are designed to help protect children and adults from sexual misconduct.

- **Publications**

We offer various checklists, tips, and factsheets that provide information and best practices on topics such as risk management, filing a claim, and new coverage options.

## Providing Protection When You Need It Most

For more than 90 years, The Church Insurance Companies<sup>1</sup> have focused on providing The Episcopal Church with broad, cost-effective property and casualty coverage, and unique risk management strategies and tools, in a financially sustainable way.

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*“It is a privilege to help congregations and dioceses of the Church manage some of the risks inherent in their ministries, and recover from damages that threaten their work.”*

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We offer a broad range of property, casualty, and other insurance products tailored for the special needs of Episcopal institutions. Our insurance policies are designed to protect your organization’s most valuable assets—its people, property, and finances.

**Property Insurance** protects your organization’s buildings, their contents, and other types of property against damage by certain perils, or causes of loss.

**Liability Insurance** protects your organization and your people<sup>2</sup> against civil liability for bodily injury, sexual misconduct, pastoral counseling, property damage and personal injury, as well as non-owned auto liability.

**Fidelity Liability Insurance / Commercial Crime Insurance** protects your organization against dishonesty, fraud, and forgery from both those within your organization and outside it.

**Directors’ and Officers’ Liability Insurance** protects your organization and your people<sup>2</sup> against civil liability for “wrongful acts,” including allegations of fraud, fiduciary misconduct, or other serious wrongdoing.

**Employment Practices Liability Insurance** protects your organization against claims made by employees, former employees, or potential employees, including discrimination, wrongful termination of employment, sexual harassment, and other employment-related allegations.

**Business Automobile Liability Insurance** protects your organization against liability arising from the ownership, maintenance, or use of covered motor vehicles.

**Workers’ Compensation and Employers’ Liability Insurance** protects your organization against common law liability for workplace injuries and provides state-mandated benefits for injured workers.

**International Travel Insurance** protects your people<sup>2</sup> against any unexpected injuries, illnesses, or travel risks while traveling abroad on behalf of your organization.

**Excess Liability Insurance** protects your organization and your people<sup>2</sup> against catastrophic civil liability and provides added financial protection (up to \$10 million) in the event that other policies cannot cover the loss.

<sup>1</sup>Collectively, The Church Insurance Agency Corporation, The Church Insurance Company, and The Church Insurance Company of Vermont. <sup>2</sup>Including employees, vestry members, directors, trustees, and volunteers.

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*“We understand The Episcopal Church and offer coverage and programs that support your unique types of property and the pastoral care you provide.”*

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## Fast Facts<sup>1</sup>



**90%**  
Episcopal  
churches protected



**95**  
Episcopal  
dioceses protected



**1,816**  
Claims received



**6,898**  
Policies  
issued



**545**  
Episcopal Safety Program  
surveys completed



**93%**  
Customer  
satisfaction rating



**2,472**  
Coverage reviews  
completed



**8,065**  
Client requests  
processed



**12,345**  
Calls received



**23,294**  
Emails sent  
and received



**5,753**  
Pieces of mail received  
and processed



Financial strength  
rating of reinsurers

<sup>1</sup>Annual figures as of 03/31/22

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*“When tragedy strikes we work hard to get you back on your feet to your pre-loss condition as quickly and efficiently as possible.”*

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## Getting You Back on Your Feet



Personal service coupled with prompt and compassionate claim settlement are priorities for us. We aim to settle claims under \$10,000 within days of receiving an estimate of loss. When you encounter a loss, we will be at your side. Please contact us at [Claims@cpg.org](mailto:Claims@cpg.org) or (800) 223-5705 for assistance.

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*“Customer service is what sets us apart. It’s part of our value proposition. It’s our ministry.”*

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## Customer Service, It’s Our Ministry

We take pride in the fact that our customer service continually exceeds all industry benchmarks. We offer a nationwide customer service program that is available 24/7.

We serve your needs with a level of professionalism, compassion, and trustworthiness that has earned us high marks—significantly higher than any other property and casualty providers—according to the American Customer Satisfaction Index.

It is a privilege to help you manage some of the risks inherent in your ministries, and recover from damages that threaten your work.

Whether you have a question on your invoice, policies, or need proof of coverage, we are just a phone call away.

We’re here to help:

**Service Center** (800) 293-3525

**Billing Center** (800) 819-2984

**Claims Center** (800) 223-5705



210 South Street  
P.O. Box 5000  
Bennington, VT 05201



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*Information and descriptions of policies and services are provided solely for general informational purposes and are not intended to be complete descriptions. For complete details of coverage, including exclusions, limitations and restrictions, the actual policy or certificate shall govern. 12/2022*