



Small Business Insurance (BOP)

RELIGIOUS ORGANIZATION

Religious organizations 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 religious organizations' 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 religious organizations. To support you and the community we established the GuideOne Center for Risk Management to further assist in helping you provide leading guidance on issues facing religious organizations 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 religious organizations that align with our appetite below as we continue to grow this key segment of our company.

Eligible	Ineligible
<ul style="list-style-type: none"> • Five locations or fewer • Property values per location of \$5M or less • Up to 50 employees • 25,000 square feet or less • Building age 100 years or less, with acceptable updates in last 40 years • Roof age or full roof replacement within 40 years for metal roofs and 20 years for all other roofs • Two or fewer claims in the last three years (no claim value greater than \$20,000) • All Protection Classes • Sexual Misconduct up to \$500k/\$1M limits • No buildings designated as historical landmarks 	<ul style="list-style-type: none"> • K-12 school exposure

Key Coverages for Churches:

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| <ul style="list-style-type: none"> + Cyber Suite + Directors and Officers + Employee Dishonesty + Employment Practices Liability Insurance + Equipment Breakdown + Money & Securities + Ordinance or Law | <ul style="list-style-type: none"> + 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 |
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Religious Organization Facts:

- + Number of religious organizations in U.S.: 300,000+
- + Number of unique denominations: 230+
- + Number of religious organization attendees by percentage:
 - Under 100 attendees – 45%
 - 100–249 – 38%
 - 250–999 – 14%
 - 1000+ – 3%
- + Number of new religious organizations started annually: 1,000+

+ Other Facts:

- 43 percent of cyber attacks 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.

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