

What to do if a Loss Occurs

On the website www.morrowinsurance.net (click Church link) you will find the former Florida Church of God Church, Youth and Children's Ministries Risk Management Policies and Procedures Manual. Wilma Miller has updated this manual and posted it on the website of the agency with which she is now affiliated. This is available to all our churches as a guide to aid in the prevention of losses. It is in a PDF format and may be copied in its entirety or by page. Please note this manual is for information and general education only, is limited in scope and should not be considered legal guidance. Please consult with legal counsel before using this material for specific action or adopting specific guidelines or suggestions as policy.

Should a loss occur, insurance policies require that each church make prompt reporting of the loss to their Insurance Company in order that the Insurance Company Adjusters can properly investigate the claim in a timely manner, and hopefully mitigate the loss. Please check your insurance policy and know the appropriate phone numbers for the type of claim you need to report. Your insurance agent can assist you with this information.

For your convenience, attached is a sample document to assist you in obtaining the information necessary to report a property damage claim. Additional general information concerning all claims to remember is:

- When possible, take photographs
 - For property claims, take photographs from various angles of the damaged property
 - For Liability Claims involving injuries; such as slips & falls, take photographs of the area where the loss occurred. Make special notes of any potential hazards present at the time of the loss - or where special measures have already been taken to prevent losses.
 - For commercial automobiles insured under the church program - equip the vehicle with a disposable camera in the glove compartment of the car for the purpose of taking photographs of any accident scenes.
 - For any incident at the church premises that could give rise to a potential liability claim, or in the case of automobile accidents:
 - Do not admit liability
 - Complete the attached form for your file
 - Take statements by witnesses (if any)
 - If serious injuries occur, assist the claimant in obtaining necessary medical treatment by calling 9-1-1
 - Advise the claimant that the insurance carrier has been or will be notified of the incident

For those churches with SCHOOLS or DAYCARES, please be sure you have a separate Student Accident Insurance Policy. School and Daycare injuries are not covered under most general liability policies. The website at the top of this page also contains applications for Student Accident Insurance through Maksin Insurance Group. This company specializes in this type of coverage.