

FAITHGUARD[®] CHURCH

COMPREHENSIVE CHURCH PROTECTION



Superior coverage and risk management resources to help you safeguard your ministry.

PLACE YOUR FAITH IN THE EXPERT

**NEW COVERAGE
ENHANCEMENTS**

MAX: EXPERIENCE AND EXPERTISE FROM A LEADER

MAX OFFERS COMPREHENSIVE COVERAGES, A BROAD ARRAY OF RISK MANAGEMENT RESOURCES AND SUPERIOR CHURCH MARKET EXPERTISE.

In fact, we have updated our church policy to provide you with even better coverage than before, plus added **NEW** coverages you won't find from any other church insurer. In addition, no competitor can match the knowledgeable service provided by MAX Insurance agents and our team.

MAX was created for the 21st Century, but our roots go way back to the beginning of the 20th century. We have the experience and expertise to design the right insurance coverage based on the assessed needs of your church.

MAX is unique because your church insurance policy is only one part of our promise "to create and sustain Wholeness in people's lives". Also, our Mutual Aid Ministries program operates as a not-for-profit and provides the church community with spiritual and other types of support. We often collaborate with the local congregation to provide assistance when the church family is in need. We also tithe our profits to our charitable Share Fund. MAX invests exclusively in life-affirming and life-enhancing funds. Join MAX today.

CONTACT US TODAY! SEE HOW WE CAN TAILOR A FAITHGUARD CHURCH POLICY TO MEET YOUR ORGANIZATION'S EXACT NEEDS. CONTACT A LOCAL MAX INSURANCE AGENT TODAY, CALL 1-877-971-6300 OR VISIT US ONLINE AT WWW.MAXWHOLENESS.COM.



FAITHGUARD CHURCH — PROPERTY COVERAGE

MAX'S PROPERTY COVERAGE PROVIDES FINANCIAL PROTECTION against loss or damage to your organization's property (including buildings, contents and more). Our most comprehensive insurance policy includes coverage for every type of loss, unless it is specifically excluded.

Extra Property Coverage Included — Property policies automatically include coverage for standard items, along with many non-standard items, such as:

- Equipment breakdown, including computers, boilers and electrical equipment;
- Newly acquired or constructed property (our limits exceed industry standards);
- Minister's personal property; and
- Ordinance or law — when building updates are required by ordinance following a covered loss.

NEW

- Personal effects and property of others on a worldwide basis; for example, property lost on a mission trip;
- Fire and security alarm upgrade — reasonable additional costs to upgrade your system when replaced due to a covered cause of loss;
- Utility services interruption (direct damage and time element); for example, a storm knocks out usage of your utilities and causes damage;
- Automated external defibrillators (AED);
- Indirect loss, such as the loss of church income and tuition fees resulting from a covered peril, including a violent incident; e.g., a church intruder; and
- Earthquake sprinkler leakage.

OTHER COVERAGES AVAILABLE

YOUR ORGANIZATION CAN CHOOSE TO ADD ANY OF THE FOLLOWING COVERAGES TO YOUR POLICY FOR EVEN GREATER PROTECTION. These coverages are available for a modest additional charge.

Crime Coverage — Provides protection for money and security losses resulting from theft, employee dishonesty, forgery and alteration.

Computer Fraud Coverage — Covers the loss of money, securities and other tangible personal property caused by computer fraud by nonemployees.

Inland Marine Coverage — A broad type of insurance for valuable possessions that are considered unique, or may be transported from one place to another.

NEW

Green Upgrade Coverage — Pays for the reasonable additional costs to upgrade to more energy efficient and environmentally friendly building elements and appliances in the event of a covered loss.

Key Person Replacement Coverage — Provides for the reimbursement of recruitment expenses to replace a senior or executive pastor who dies in a work-related accident.

Limited Flood Coverage — Provides building and personal property coverage on a limited basis when loss or damage is a direct result of flood.

GENERAL LIABILITY COVERAGE

FAITHGUARD CHURCH PROVIDES GENERAL LIABILITY INSURANCE THAT COVERS:

- The church's legal liability resulting from injuries to people or damage to their property;
- Damage resulting from other offenses, such as libel, slander and defamation of character;
- Legal liability due to your volunteer workers, members and church organizations;
- Legal liability on a worldwide basis (subject to limitations);
- Medical expense protection for church members, guests and volunteers for their injuries resulting from accidents occurring on the church premises or as a result of their activities; and
- Counseling services that attend to the spiritual needs of a person by your minister, volunteer, employee, or person in training to become a licensed or non-licensed counselor.

NEW

- Covered expenses resulting from a violent incident occurring during a church sponsored activity;
- Reimbursement for product recall expenses incurred because of a necessary recall of a product made by your church; for example, baked goods sold at the church that contain an ingredient that has been recalled;
- Limited reimbursement of legal expenses for certain types of claims not otherwise covered, such as disputes over donations made to the church; and
- Medical expense coverage regardless of fault for third parties, including loss of life payment.

LIABILITY OPTIONS AVAILABLE

TO FURTHER ENHANCE YOUR ORGANIZATION'S PROTECTION, MAX OFFERS OPTIONAL LIABILITY ENDORSEMENTS SUCH AS:

- Non-Owned and Hired Auto
- Employment Practices
- Employee Benefits
- Directors and Officers
- Educators Legal Liability
- Sexual Misconduct

NEW

- Lost Wages Coverage
- Counselors Liability (licensed and fee-based)

ADDITIONAL PRODUCTS AVAILABLE

FOR CHURCHES THAT NEED HIGHER LEVELS OF PROTECTION FOR THE RISKS THEY FACE, MAX provides the following policies to complement FaithGuard Church in a comprehensive insurance plan. Policies include:

- Business Automobile
- MissionGuard® — International Travel Coverage
- Umbrella
- Workers' Compensation

RISK MANAGEMENT

TO HELP CHURCHES AND OTHER ORGANIZATIONS MINIMIZE RISKS AND PREVENT LOSSES, MAX provides you with access to the GuideOne Center for Risk Management. Recognized as the industry's premier source for risk management advice, the Center offers:

- Risk management assistance for churches, faith-based schools and senior living communities to help them stay as safe as possible;
- The broadest variety of safety and security resources; and
- Risk management training programs, seminars, workbooks, videos, checklists, fact sheets, newsletters and other materials.

In addition, SafeChurch.com is a new, revolutionary risk management website which provides the most extensive lineup of safety and security resources available anywhere. Online video training and an automated risk assessment tool are just a few of the site's impressive features. Members receive free access to SafeChurch. Visit SafeChurch.com for details.

CLAIMS SERVICE YOU CAN COUNT ON

IF YOUR CHURCH NEEDS TO REPORT A CLAIM:

- Call the convenient, toll-free Claims Reporting Service at 1-888-748-4326;
- Representatives are available 24 hours a day, 7 days a week and will guide you through the claims reporting process.

WHY CHOOSE MAX?

NOT ONLY DOES MAX PROVIDE COMPREHENSIVE COVERAGES FOR RELIGIOUS ORGANIZATIONS, we also offer an extensive lineup of safety and security resources to help your church prevent accidents, injuries and property damage. Just as important, if you do experience a loss, you can count on the fastest and most conscientious claims service available.



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All policies underwritten by GuideOne Insurance.