



## 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.



## 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

## 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.

## HOW IS MAX UNIQUE? MAX:

- Combines the historical aspects of Mutual Aid with modern insurance protection;
- Is a member-owned insurance company;
- Invests in socially responsible funds;
- Has Mutual Aid Ministers to provide spiritual and other types of support; and
- Tithes profits to the MAX Share Fund in support of Mutual Aid Ministries' work with churches and communities.

## FAITHGUARD CHURCH

COMPREHENSIVE CHURCH PROTECTION



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

## 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. MAX members receive free access to SafeChurch. Visit **SafeChurch.com** for details.



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*This information is only a general description of the available coverages and is not a contract. In an effort to keep your policy coverage 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.*

*All policies underwritten by GuideOne Insurance.*

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.

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 supports those in the church community on an emotional and spiritual as well financial basis. 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.

## 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** — MAX's policies automatically include coverage for standard losses, along with many non-standard losses, 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 (AEDs);
- 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.

**CONTACT US TODAY! SEE HOW WE CAN TAILOR A FAITHGUARD CHURCH POLICY TO MEET YOUR ORGANIZATION'S EXACT NEEDS. CONTACT A LOCAL MAX AGENT TODAY BY CALLING 1-877-971-6300 OR VISIT US ONLINE AT [WWW.MAXWHOLENESS.COM](http://WWW.MAXWHOLENESS.COM).**

## 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
- Computer Fraud Coverage
- Inland Marine Coverage

### NEW

- Green Upgrade Coverage
- Key Person Replacement
- Limited Flood Coverage

## 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); 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; and
- Limited reimbursement of legal expenses for certain types of claims not otherwise covered, such as disputes over donations made to the church.

## 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)