

CONNECTED LEADERSHIP – NEC



Insurance and Risk Management for Churches

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19 January 2025



The Fire Safety Information Pack contains:

1. **Key Points**
2. **Fire Evacuation Plan (Template)**
3. **Safety Sabbath—Fire Drill**
 - a. Planning Checklist
 - b. How to Conduct a Church Fire Drill
 - c. Be Ready for Church Fires—A Resource for Sabbath School Teachers
4. **Additional Resources**
 - a. Fire and Emergency Evacuation Record
 - b. Fire Alarm Service Record
 - c. Fire Action Notice—No Lift
 - d. Fire Action Notice—With Lift

europclientcare@adventistrisk.org

| ...our ministry is to **protect** your ministry

ARM, the NEC, and the church leadership are important pieces creating a beautiful image of a safe church.



The role of ARM

- ARM is the official risk management company for the Seventh-day Adventist Church and Adventist ministries around the world.
- We are the primary operating company that provides staffing and other services to the Gencon companies: GICV and GICI
- We also have partnership with external insurance companies: Chubb, Generali, Atlas, ACE, Lloyds, GBL, etc.



What is a Captive Insurance?

- A captive is a wholly owned subsidiary created to provide insurance to its non-insurance parent company
- Over 7,000 captives globally
- Preferred domiciles: Bermuda, Cayman Islands, Guernsey, Luxembourg, Ireland, Gibraltar, Isle of Man, Vermont

https://content.naic.org/cipr_topics/topic_captive_insurance_companies.htm



Does it mean all losses are covered?

Three key features for a risk to be covered under an insurance policy:

1. Event must be fortuitous
2. Must have insurable interest
3. Must not be against public policy





PROPERTY POLICY



Covered Causes of Loss

(not exhaustive):

- Fire
- Storm
- Burglary
- Vandalism



Not Covered by Insurance

(not exhaustive):

- Faulty, inadequate or defective design or workmanship
- Wear and tear
- Damages due to lack of maintenance



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Maintenance

- Seasonal maintenance

<https://adventistrisk.org/en-GB/Safety-Resources/Topics/Maintenance>

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BUILDING INTERIOR MAINTENANCE

Are the walls and ceilings free of damage and faded paint? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target Date: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Is the wood trim secure and free from peeling? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target Date: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Are the handrails, doors, windows secured, recently painted or re-painted? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target Date: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Are entryway floors free of exterior salt and sand? <input type="radio"/> YES <input type="radio"/> NO		
		Work Completed: <input type="text"/>
Are all bulbs or light fixtures working? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target Date: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Has the kitchen ventilation hood been cleaned? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target Date: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>

EQUIPMENT MAINTENANCE

Are boiler air filters clean and/or replaced monthly? <input type="radio"/> YES <input type="radio"/> NO		Work Completed: <input type="text"/>
<small>(Air filters should be replaced monthly during December, January and February)</small>		
Are water levels in boilers checked and blown down weekly? <input type="radio"/> YES <input type="radio"/> NO		Work Completed: <input type="text"/>
Has the air been bled from radiators? <input type="radio"/> YES <input type="radio"/> NO		Work Completed: <input type="text"/>



SPRING



BUILDING EXTERIOR MAINTENANCE

Has any damage from frost, snow or wind been repaired? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Have awnings been installed or repaired? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Have windows been washed? <input type="radio"/> YES <input type="radio"/> NO		
Work Completed: <input type="text"/>		
Has missing or cracked putty been replaced? <input type="radio"/> YES <input type="radio"/> NO		
Work Completed: <input type="text"/>		
Has broken glass been replaced? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Is the paint on building exterior OK? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>

ROOF MAINTENANCE

Have the roof valleys been cleaned? <input type="radio"/> YES <input type="radio"/> NO		
Work Completed: <input type="text"/>		
Have the roof drains been cleaned? <input type="radio"/> YES <input type="radio"/> NO		
Work Completed: <input type="text"/>		
Have the gutters been cleaned and secured? <input type="radio"/> YES <input type="radio"/> NO		
Work Completed: <input type="text"/>		
Have the downspouts been cleaned and secured? <input type="radio"/> YES <input type="radio"/> NO		
Work Completed: <input type="text"/>		
Have any necessary roof repairs been performed? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>



SUMMER



SITE MAINTENANCE

Has any excessive growth been removed? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Have fences been repaired and painted? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Have asphalt roads and walkways been patched, repaired and sealed? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Has outside perimeter lighting been checked? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>

BUILDING EXTERIOR MAINTENANCE

Have building surfaces been washed of accumulated dirt? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Has ivy been removed from building walls and fences? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Has the building exterior been painted (as required)? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>



AUTUMN



SITE MAINTENANCE

Have all drains been cleaned? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Have brush and weeds been cleared from building walls? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Have lawnmowers been cleaned and serviced? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>

BUILDING EXTERIOR MAINTENANCE

Have tree limbs resting on buildings and roofs been cut back? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Are windows and doors in good condition? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Have all exterior awnings been removed? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>
Has the exterior been painted (as required)? <input type="radio"/> YES <input type="radio"/> NO		
<input type="checkbox"/> Estimate Acquired	<input type="checkbox"/> Board Approved	
Target: <input type="text"/>	Amount Funded: <input type="text"/>	Work Completed: <input type="text"/>



How Much Will Insurance Pay?

Up to the insured value

- Buildings: rebuilding cost
- Contents: total amount
- Electronic equipment: total amount





UNITED KINGDOM

SEVENTH-DAY ADVENTIST CHURCH
PROPERTY INSURANCE POLICY
GIPR 90029-11

STATEMENT OF VALUES

Renewal
1st April 2025

CONFERENCE / MISSION

NORTH ENGLAND CONFERENCE

CHURCH

[REDACTED]

ADDRESS

[REDACTED]

[REDACTED]

	INSURED VALUES AS AT 1 APRIL 2024	PREMIUM NET OF TAXES	
BUILDING	5,017,934	9,824.61	
CONTENTS	110,395	672.83	
ELECTRONIC EQUIPMENT	3,180	28.35	
MONEY COVER	34,072	0.00	
FINE ARTS	0.00	0.00	
SPECIAL GLASS	0.00	0.00	
EQUIPMENT BREAKDOWN	0.00	0.00	
TOTAL PREMIUM			10,525.78
Insurance Premium Tax (IPT)			1,263.09
TOTAL PREMIUM & IPT			11,788.88



Adventist Risk
Management[®] Inc.

Property Policy: Money & Securities

- Automatic free cover
- Up to 30% of the insured value for content
- If no content is insured, £15 per year



Property Policy: Money & Securities

Bank the money on the next banking day available

Limit per messenger £15,000





SUBMITTING A CLAIM



Claim - The Reporting Process

- Contact the NEC
- Fill in the Claim Form
- Provide evidence of the loss: pictures, videos, relevant documentation
- Quotes for the repair

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Claim - The Reporting Process

- You have the duty to prevent further damage.



Our Website: adventistrisk.org

Visit our website for information and risk management resources



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