

GATEKEEPER

SOUTHERN MUTUAL CHURCH INSURANCE



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Have a Safe, Secure Summer



While it's always challenging to keep members and attendees safe at church, summer brings new safety concerns. There are more children on your grounds, more volunteers at work in the community and on foreign mission trips, not to mention Vacation Bible School, field trips and out-of-town conventions.

How will you keep everyone safe? Start by creating a dedicated safety team and use these tips to help your church prepare for a safe and secure summer.

Review Safety Policies

Review and discuss your church's safety and security policies with staff members and volunteers so everyone will know what to do in all types of emergencies, from a missing child to a hurricane. In your discussion, include the purpose of the summer's events and the participants' expectations. Be sure to review your abuse prevention policy with any adults and volunteers who will be working with youth.

Workshops to keep you informed

While we always stand ready to assist our member churches in difficult times, at SMCI we also spend

considerable time on prevention. That is why over the years we have created a number of risk management workshops aimed at emphasizing steps our policyholders can take to ward off potential problems. Topics include issues such as employment practices, child protection, van and bus safety and church security. Policyholders who are interested in scheduling a presentation can call SMCI at 800.922.5332.

Secure Medical Accident Policies

Most traditional medical plans are not designed to provide coverage once you've left your home country. We support our churches by partnering with International Medical Group (IMG) to offer products that cover the needs of US citizens traveling outside the country for temporary outreach or mission purposes.

We offer a range of short-term medical insurance options with benefits, deductibles and policy maximums for individuals, groups and missionaries based on their needs. To learn more about these resources and find more information that can help your church enjoy safe summer travel, please visit us online at smcins.com.



Now Serving The Bluegrass State

SMCI is growing!

With our latest expansion into Kentucky, we're now providing coverage to more than 8,600 churches across many denominations and states. We have appointed a number of agents across the Bluegrass State who are enjoying this new opportunity to build long-term relationships through our quality insurance products and trusted services. To find an agent near you, visit us online today at smcins.com.

WHAT OUR CUSTOMERS SAY:

“Adversity is a part of life. We are glad to have SMCIC as our insurance provider...what a blessing. Thank you!”
*Lookout Valley Church of the Nazarene
Chattanooga, TN*

“Having been in construction myself for 20 years before pastoring, I was very impressed with the detail of the adjuster. Thank you all for your efforts.”
*Canaan Baptist Church
Spartanburg, SC*

“Thank you very much for the prompt handling of our claim on our church roof. Very satisfied with our claim payment.”
*New Hope Church
Johnsonville, SC*

Have a Safe, Secure Summer *continued*

Driver Safety

If your church owns or leases buses, vans or other vehicles, it's your responsibility to keep them maintained and safe for the road. Choose experienced drivers and appoint a co-driver to monitor passengers, help with navigation and keep the driver focused on the road. Hold a driver safety meeting before the travel season begins.

- Discuss the importance of refraining from use of cellular phones to make calls or send texts while operating a vehicle.
- Discuss vehicle maintenance and driving policies with drivers. Review speed limits, seat belt usage and safest routes. Discuss driver fatigue if you are driving long distances, and plan frequent stops.

- Secure emergency contact information from everyone who will be traveling with you.
- If your church has a 15-passenger van, consider additional safety concerns to prevent a rollover. Pay attention to the van's center of gravity. Do not pull a trailer behind the van—it drastically increases rollover potential in an accident. Discuss the need to leave additional space for braking and the need to use side view mirrors when changing lanes.
- Every vehicle should have a kit on board containing the following items: first aid kit, bottled water, towels, warning reflectors, working flashlight, insurance card, blankets, emergency contact information and jumper cables.

New! Emotional Injury Coverage

In June of 2015, the U.S. Supreme Court made a landmark decision to legalize same-sex marriage in all 50 states, raising concerns among some policyholders over the scope of coverage SMCI would provide in discriminatory lawsuits.

In response, we have addressed these issues and are pleased to announce the introduction of our Emotional Injury Liability Coverage for Discriminatory Practices, which will be applied to all SMP policies at a \$50,000 coverage limit at no charge.

This coverage is designed to protect churches against lawsuits alleging emotional injury due to discrimination. As always, any lawsuit received by SMCI will be evaluated to determine if coverage is afforded under the insured's policy. If coverage is triggered, we would provide defense

and pay damages subject to the terms and conditions of the policy.

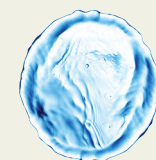
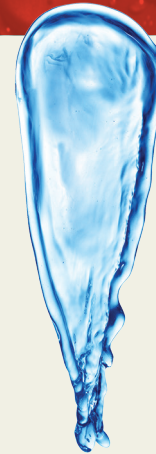
David Karns, Vice President of Underwriting for SMCI, said he hopes policyholders find this new coverage beneficial. “We are committed to providing the superior products and services that protect our policyholders and allow them to focus on ministering in their communities,” he said.

Talk to your SMCI agent, who can review your policies and discuss the details of what this new coverage can mean for your church.



Stay Out of Hot Water This Summer

Water damage from hot water heaters, sinks, icemakers and plumbing systems leaves a messy and expensive cleanup in its wake. With proper maintenance, your church can avoid experiencing a devastating loss. Creating routine procedures to prevent water problems will help. Follow this handy check-list to help you avoid problems at your church.



Water Heater

- Every six months, flush your water heater to remove built-up sediment.
- Every year, remove and inspect the anode rod.
- If pieces of metal coating are missing, replace the rod.

Plumbing Supply & Drain Systems

- Visually inspect plumbing pipes for leaks and corrosion every year.
- Notice your water bill. A significant increase could signal a leak.
- Call a plumber at the first signs of rust colored water, backed-up toilets or sinks and cracked or warped flooring.

Welcome On Board

Everyone at Southern Mutual Church Insurance is thankful for the leadership, experience and values of our two newly elected Board members. Please join us in welcoming Thomas F. Cordray, Jr. and Jackie G. Jenkins to the SMCI Board of Directors.



Thomas F. Cordray, Jr.

- Retired real estate developer
- Former Director of the South Carolina Baptist Foundation
- Active in numerous Upstate organizations serving children and families
- Member of Holly Springs Baptist Church in Pickens, SC



Jackie G. Jenkins

- Retired from Department of Social Services
- Judge in Dorchester County
- Delegate to United Methodist 2016 General Jurisdictional Conference
- Member of St. Mark United Methodist Church in St. George, SC

Refrigerator Icemakers

- Make sure the icemaker supply line hose is properly installed. Tightly connect the hose to the valve but don't over-tighten.
- Make sure to leave a 3 to 4 inch space between the back of the refrigerator and the wall to prevent the hose from crimping.
- Locate the water shut-off valve and inspect it every six months to make sure the water supply will shut off. Replace the valve if needed.

Sinks

- Inspect plumbing beneath sinks every six months.
- Look for kinks in copper or plastic pipes. These could lead to pinhole leaks over time.

- Locate the water shut-off valve and inspect it every six months to make sure the water supply will shut off. Replace the valve if needed.

Toilets

- Inspect the flushing mechanism inside the toilet and the supply line every six months.
- Replace the flipper or fill valve assembly if you notice intermittent or constant tank refilling when the toilet is not in use.
- Ensure the connection to the valve is secure and operate it to make sure the water supply will shut off. Replace if needed.



LETTER FROM THE PRESIDENT

Summer in the South means cookouts with family and friends, weekends relaxing at the beach or the lake and sweet tea on steamy afternoons.

For our churches, summer also means more opportunities to bring people closer to God, with Vacation Bible Schools and mission trips in full swing. These activities bring whole new sets of challenges from keeping missionaries safe on the road to making sure children are protected. In this edition of the Gatekeeper, you will find tips designed to keep your congregation safe during warmer weather.

Water damage is a concern for churches year-round, but for reasons that can vary seasonally. The Gatekeeper includes a handy maintenance and procedure checklist designed to help our member churches avoid devastating losses.

At SMCI, we are always seeking ways to better serve our more than 8,600 churches. One recent initiative is the addition of \$50,000 Emotional Injury Liability Coverage for Discriminatory Practices at no extra cost to policyholders. We developed this coverage in the wake of our churches' concerns about last summer's U.S. Supreme Court decision regarding same-sex marriage. You can read more about this program in this edition of The Gatekeeper. If you have additional questions about the coverage, please do not hesitate to contact your SMCI agent for personal assistance.

We also have focused on serving more of the South with an expansion last year into Kentucky. We have found that the Bluegrass State has much in common with our policyholders in other states, and we look forward to serving Kentucky churches with the same commitment and dedication that SMCI has shown to its members since 1928.

Finally, we are pleased to welcome two new members of the SMCI Board of Directors: Thomas F. Cordray of Pickens, S.C., and Jackie G. Jenkins of St. George, S.C. We are grateful that the entire SMCI family will benefit from their leadership and wise counsel.

Robert Bates, CPCU, CRM, CIC, AIS

President & CEO, Southern Mutual Church Insurance Company

Turn to SMCI for Growing Needs



Southern Mutual Church Insurance pledges to be there for policyholders in their time of need whether they are recovering from a fire or expanding to meet a growing congregation's needs.

That is why we are happy to offer mortgage loans of up to \$300,000 for expansion, renovation or remodeling. We offer competitive rates, and we can have the check in your hands in less than six weeks.



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800-922-5332
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Our Promise To You: Our Rates Will Not Rise for 3 Years

The world can be full of surprises – storms, theft or vandalism, fire, or more. Southern Mutual Church Insurance believes one place you should not find surprises is your insurance bill. That is why we offer rates that are guaranteed the same for three years on our Commercial Package Policy. Call us today at 800.922.5332 to learn more.

Payment Is A Click Away



At Southern Mutual Church Insurance, we like to make things easier for our churches. That is why we offer a simple, online payment system for policies that will transfer the money directly from your church's checking account.

Simply go to our home page, smcins.com, and click on the "online payment" link near the top right side of the page. The instructions on that page will walk you through the process.