

GATEKEEPER

SOUTHERN MUTUAL CHURCH INSURANCE



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Preventing claims before they happen



Southern Mutual Church Insurance has a long history of speedy, efficient service that policyholders can count on in times of trouble, such as devastation from a fire or natural disaster.

In modern times, though, we have also turned attention to prevention, with a goal of helping our member churches create systems that decrease the likelihood of a claim occurring.

Our latest effort toward this end is a new Child Protection video, updated to reflect modern developments such as social media and new knowledge about best practices.

The 12-minute video, which includes tips and advice from law enforcement, is appropriate for sharing with all adults at your church. It is essential viewing for anyone who oversees programs for children or youth.

Additionally, SMCI has representatives ready to come to your church and present its full hour-long child protection workshop. If you do not already have an official child protection program, the

workshop will tell you how to create one. If you do have policies in place, the workshop will act as a refresher and update. Contact Matthew Quinton at 800-922-5332 if you would like to schedule a presentation in your community.

Our staff also can speak to your church on a range of other topics: employment practices, van and bus safety and church security. We encourage you to call Mr. Quinton and schedule a presentation.



Access our new Child Protection Video along with a complete manual with tips and ready-to-use forms at:

www.smcins.com/Resources/child_youth_protection.aspx



LETTER FROM THE PRESIDENT

Children are a blessing that God bestows on us, entrusting us as loving adults to protect them and raise them as people of faith. The unfortunate truth is that our children often are most vulnerable in settings where they should feel the most secure. These days, too often that includes our churches. That is why we at Southern Mutual Church Insurance work tirelessly to help you protect the youngest members of your congregation. As part of that commitment, we have recently revised our Child Protection video. This concise and informative 12-minute presentation is a must-see at every church, particularly for staff or volunteers who work with children or youth. You can read more about the video in this edition of Gatekeeper and access it, along with other child-protection resources, on our website at www.smcins.com.

Also in the Gatekeeper, you will find information about other programs we have created to help you protect your church and your congregation. From loss control inspections to workshops covering topics such as employee policies, we are there to help with free workshops and free evaluations. We encourage you to take advantage of these opportunities.

We also give you a report on our latest financial ratings. We are pleased to report that two national organizations have found that we are prudent stewards of the financial resources you have entrusted to us. We stand financially strong to serve our policyholders in their time of need.

Finally, we look back at the devastation wrought last fall by Hurricane Matthew – billions of dollars nationwide and nearly 700 claims from our member churches. We hear from a pastor in Savannah, Ga., whose claim was resolved in mere weeks allowing his congregation to move forward quickly.

Robert Bates, CPCU, CRM, CIC, AIS

President & CEO, Southern Mutual Church Insurance Company

Turn to SMCI for Growing Needs

Pay to: _____



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

That is why we are happy to offer mortgage loans of up to \$400,000 for expansion, renovation or remodeling. We offer competitive rates, and we can have the check in your hands in less than six weeks.



Schedule your loss control inspection

Our member churches know that we are there for them in their times of need when they experience a loss or disaster. Many, however, are not aware that we also are on standby to do everything we can to prevent problems and to make sure that they are adequately prepared to recover if issues do arise.

At SMCI, we offer all our members loss control inspections as part of our standard service. We will dispatch a member of our staff to your church to conduct a thorough review and prepare a report outlining any potential hazards we identify. These can include issues with the building or grounds or process problems, such as shortcomings in accounting systems or child-protection procedures. We will also make sure that your church's policy provides adequate coverage to make you whole should a disaster strike.



Helping in the aftermath of Hurricane Matthew

When Hurricane Matthew struck last October, Southern Mutual Church Insurance was standing ready to help our friends and neighbors across the southeast recover from the devastation.

Among our policyholders, nearly 700 churches in the Carolinas and Georgia had claims totaling over \$6 million. **Our goal: Get to them as soon as possible and aid in their recovery.** We stood with them on their grounds as they surveyed extensive damage. We paid claims quickly, oftentimes within weeks. Within 90 days of Hurricane Matthew's landfall, 90% of the reported claims had been closed.

At Lighthouse Baptist Church in Savannah, Ga., even as church leaders reached out to their community, they had their own devastation to deal with. Three massive trees had fallen over the sanctuary, leaving giant holes in the roof and damaging pews, the sound system and light fixtures.

Pastor Bobby R. Awtrey placed a call on Oct. 12 to begin the claims process, concerned that his church would endure the same frustration and anxiety he had watched ripple through his community as property owners filed insurance claims.

His worries quickly were put to rest. A SMCI claims representative was at the church for an inspection just three days after the claim was recorded. The assessment report, which Pastor Awtrey praised as "easy to follow and understand," was completed on Oct. 26. A check was issued Oct. 31.

"The Lighthouse was blessed (and still is)," Pastor Awtrey wrote. "No long drawn-out battle. No arguing, fussing or figuring out loopholes."

Because of SMCI's quick response, The Lighthouse was available to avoid what the pastor described "day after day of more problems, headaches and drama dealing with claims."

Do you have controls in place?

Just as your church should have programs in place to ensure the safety of your building, you also should have proper controls to help ensure the soundness of your programs.

These controls – written policies that outline procedures for conducting both routine business and for handling unexpected problem – are essential in today's world. They can help protect your church's assets and reputation by preventing a costly and stressful lawsuit or claim. The sad truth about the times we live in is that churches are three times more likely to face an employee lawsuit than a fire.

At Southern Mutual Church Insurance, we can help you put programs in place or review existing policies to make sure they are up to date.



We can assist in a number of areas, including:

- Child protection
- Congregation safety and risk reduction
- Workplace safety
- Transportation

Call us at 800-922-5332 to see how we can help.

Make sure steeple maintenance is on your annual checklist



Steeple are a symbol of our faith and beacons that summon the faithful. They are landmarks in our communities and meaningfully symbolic, lifting our hearts and minds toward heaven. Because of their positioning, in plain sight but far overhead, steeples often are forgotten during annual church maintenance. That is a mistake that can become costly.

The SMCI record of solid reliability

From the moment of our founding in 1928, Southern Mutual Church Insurance has been committed to ensuring that we are good stewards of the resources with which our members have entrusted us. We are pleased to report that after stringent reviews, major independent evaluators attest that we will be ready financially when you need us.

A.M. Best, an agency that evaluates more than 3,400 companies in 80 countries, has awarded us a Financial Strength rating of A- Excellent. That mark is awarded to entities that show an excellent ability to meet their ongoing financial obligations. We have maintained this excellent rating over a number of years.

Maintenance begins with proper construction. Many local governments require that steeples be built according to international building code, which means that steeples over a certain height must be non-combustible. Check with your town or county offices to see what applies in your area. Typical requirements include a tubular steel interior and self-extinguishing resin. Such materials these days are available in a range of finishes, from marble to copper, letting you create an authentic look while protecting your church. Insulation to help cut down on interior air pressure is a good idea, too.

Proper construction also includes lightning protection through a solid aluminum or copper core connected via a flexible cable to a rod driven into the ground. If your steeple is older, you can retrofit it to provide this protection.



We also have earned an A (Exceptional) Financial Stability Rating from Demotech Inc., an independent financial analysis firm for the insurance industry.

Both ratings are indeed great news for our policyholders as well as an endorsement of our continuing financial stability.

Once your steeple is built, regular maintenance is a must. Begin with an inspection to make sure the connection is tight between the steeple and the roof. Any gaps where wind or water can enter can cause problems later. Closely examine wooden structures for signs of damage. Depending on the pitch and height of the roof, you might consider hiring a professional steeplejack or renting a bucket truck.

Next, secure any bolts that have become loose and seal or caulk any cracks. Replace or repair any loose panels or damaged wood on the steeple itself. Also consider power washing to restore your steeple's beauty and extend its lifespan. Painting or fiberglass waxing, depending on your construction, also might be necessary.

Our Promise To You: Our Rates Will Not Rise for 3 Years

The world can be full of surprises – storms, theft or vandalism, fire, even litigation. 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, 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.



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