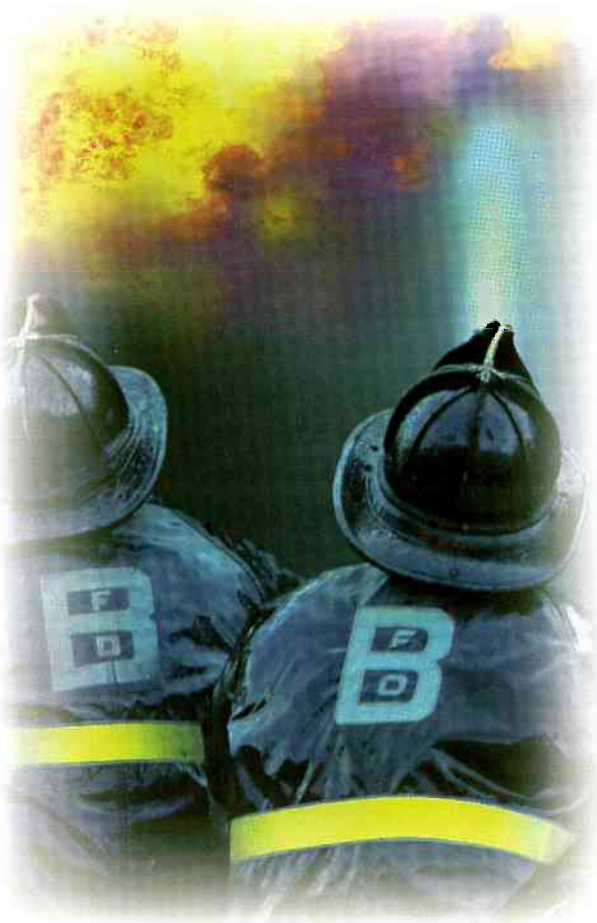


Our COMMITMENT

At GuideOne Insurance, we work closely with our customers to find the best possible way of controlling losses by providing them with the highest level of service available. Because we value our customers as partners, we are committed to helping them avoid losses. But, if a loss does occur, our customers can count on us to address their needs. Working as a team, we can protect our customers, their families, employees and property.

If you would like more information on what our Loss Control Department can do for you, contact your GuideOne Insurance agent or call us directly at 1-800-247-4176 (ext. 5050). Working together, we can help you avoid an arson attack.



Valuing Customers As Partners

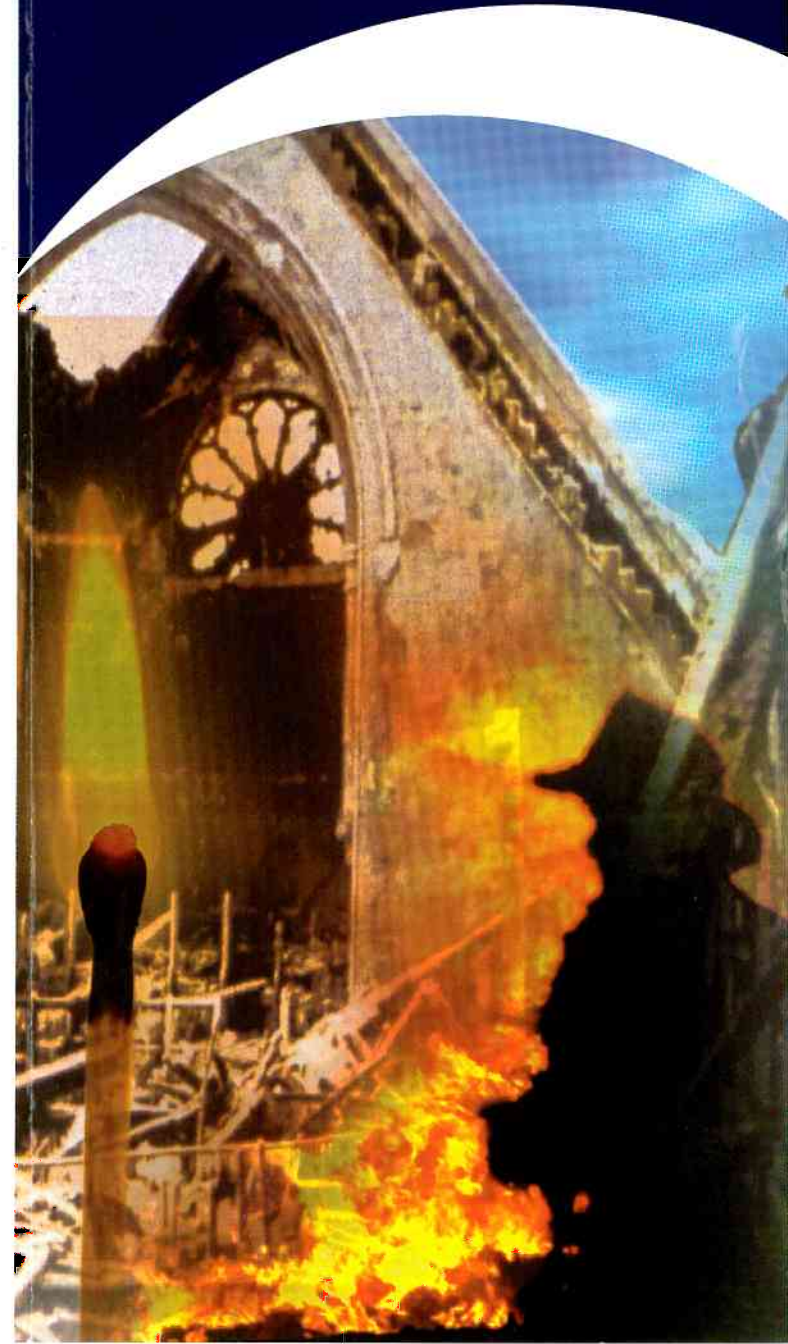
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CM 14103 (2/99)



Preventing
Arson



ARSON

Arson is the nation's leading cause of property damage, accounting for more than \$2 billion in losses each year. While the malevolent nature of arson takes an emotional toll, the potential financial loss can be even more devastating. These are just a few examples:

- An intruder set fire to a house of worship using a flammable liquid left in the basement. The facility had no alarm or sprinkler system. The total damage was **\$480,000**.
- A historic church with no alarm system or sprinkler system was set on fire by an arsonist, causing **\$2.5 million** in damages.

Why CHOOSE GuideOne?

At GuideOne Insurance, our Loss Control Specialists will take the time necessary to help your organization identify potential hazards. By assisting you in developing a safety plan specific to your needs, we can reduce the potential for loss and injury. Choose GuideOne and discover why our personal service and commitment to safety makes a difference.

Your BUILDINGS are SUSCEPTIBLE to ARSON

They are easy targets:

- The building is often unoccupied.
- Schedules are predictable.
- Security systems are usually lacking.
- Burglars, vandals and other criminals often target churches.

Arson is often an afterthought or a crime of emotion:

- A vagrant gains access through an unlocked door and sets fire to the building with careless smoking.
- A burglar sets a fire to destroy evidence of a break-in.
- A person denied assistance expresses anger by setting the church on fire.

These signs should alert you to the potential for an arson attack:

- Vandalism and burglaries in the area have increased.
- Drug use and trafficking within the community are rising.
- Other businesses have experienced arson fires.
- A current or former employee is disgruntled.



Taking Proper PRECAUTIONS is the BEST WAY to AVOID Inviting ARSON

These procedures may help discourage an arsonist:

- Sufficiently illuminate the exterior of building from dusk to dawn and install outside motion lighting.
- Limit the number of entrances to those that can be supervised, while still providing an adequate number of emergency exits.
- Outfit all doors with quality locks.
- Protect windows and glass areas with wire mesh or iron bars.
- Keep tree and shrub growth away from the building to eliminate potential hiding spots for arsonists and criminals.

- Install a central station security and fire detection system which senses glass breakage, interior motion and smoke.
- Ensure that flammable materials are kept to a minimum and stored outside in a locked shed.
- Keep valuables locked up and out of view.
- Perform routine checks on all door and window locks to ensure they work.
- Prevent unauthorized access to the roof, fire escapes and outside stairwells.
- Assign personnel to secure the building.
- Limit keys to management only.
- Check all interior areas during operating hours and before closing.
- Insist all visitors sign in at main entrance.
- Leave interior lights on at night.

Community involvement:

- Develop a relationship with neighbors and local community law enforcement agencies such as crime stoppers, neighborhood watch programs or community enhancement programs.
- Encourage neighbors to report all suspicious people and activities, no matter how insignificant it may seem at the time.
- Request to have local law enforcement officials patrol the grounds several times a night.
- Work to reduce the number of vacant buildings in the area.

By working hand in hand with your local community leaders, you can develop a sense of pride in the neighborhood. With everyone working together, crime and the risk of arson will decline. By knowing the signs and taking the proper precautions, you can reduce the risk of arson.