



Why **CHOOSE** GuideOne?

At GuideOne Insurance, we understand the special challenges you face, and we work with you to find solutions. In addition to a comprehensive line-up of property and casualty coverages, we also offer a wide selection of value-added services to help you serve your community. And, the GuideOne Center for Risk Management is the nation's most respected authority on church safety and security. For more information on how GuideOne can help protect your organization, ask your GuideOne agent, or visit www.guideone.com.



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Protection for Your
Directors, Officers
and Trustees



PROTECTION for Your Vital Resources

The people who serve as directors, officers or trustees of your church are vital to your ministry. Directors and Officers Liability coverage provides protection to the leaders who serve on your board. This coverage provides peace of mind to these important volunteers in the event they are sued in conjunction with the performance of their duties.

Factors that are THREATS

This vital coverage protects your church from:

Rising Court Costs — Negligence, conflict of interest and misrepresentation are areas that lead to lawsuits. Even if your directors and officers are not liable, defense costs can soar to thousands of dollars. Directors and Officers Protection covers these court costs.

Increasing Litigation — As grounds for bringing suits expand, the number of suits is increasing. Protective statutes often offer limited immunity. A recent suit was brought because members alleged that officers did not use due care in investing church monies.

Decreasing Volunteers — As suits against directors and officers become common, fewer people are willing to risk personal losses. This coverage provides protection for volunteers while serving as board members.

Changing Attitudes — Most courts no longer recognize the legal doctrine of charitable immunity. While suits against directors and officers used to be uncommon, there is now a trend toward holding them personally liable for acts and decisions made while in office.

SITUATIONS Likely to Create LIABILITY* Include:

- Using funds budgeted or donated for one purpose in another way;
- Committing oversights and errors in conducting a major building program;
- Discriminating in membership standards;
- Failing to preserve qualifications for tax exemption;
- Exceeding authority granted by charter or bylaws;
- Breaching provisions of an employee contract;
- Failing to maintain adequate financial records;
- Failing to act upon an apparent conflict of interest situation involving a board member;
- Failing to properly administer employee benefits;
- Failing to pursue an insurance claim;
- Failing to take effective steps to remove unsatisfactory personnel;
- Experiencing general conflict of interest;
- Displaying lack of good judgment, diligence or good faith; and
- Making unauthorized or imprudent loans or investments.

**These examples are not a complete list of liability situations.*

COVERAGE Provided

The Directors and Officers Liability endorsement provides coverage for wrongful acts of directors, officers, trustees, business administrators and ministers. Any church with a Board of Directors needs this coverage.

Could you afford thousands of dollars in court and defense costs? If not, this protection is for you! Don't leave your vital personnel unprotected. Call your local GuideOne agent today.

**Due to applicable state laws, certain coverages may not be available in your state. Please see policy for details on coverages. See your local GuideOne Insurance agent for coverage availability.*

