

Trust the Experts

Since 1947, GuideOne Insurance has been dedicated to knowing and serving the special insurance needs of our valued customers. In the commercial market, we focus on insuring houses of worship, senior living communities and educational organizations. Our company strives to exceed customer expectations by providing quality insurance coverage, while relying on our core values of integrity and trustworthiness. Our stability and longevity have earned us excellent ratings within the industry.



Valuing Customers As Partners

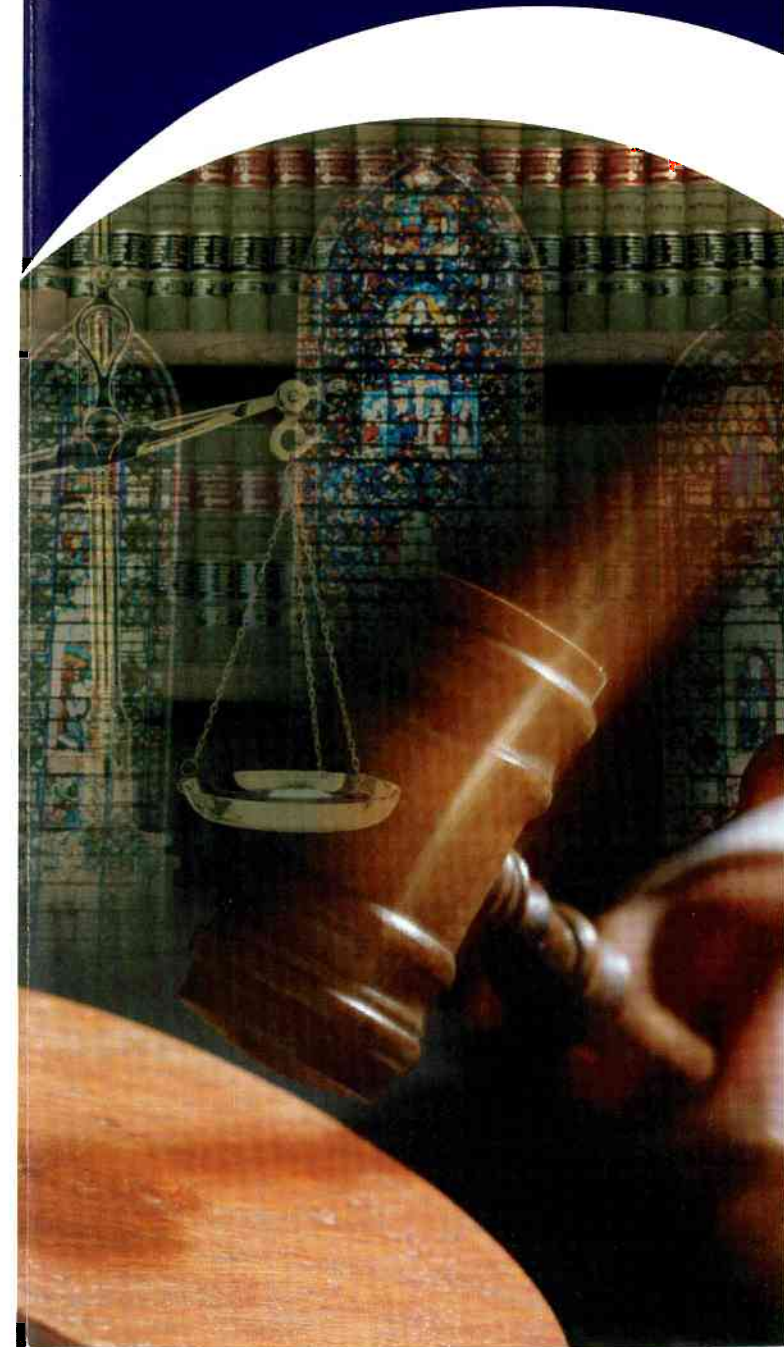
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**Umbrella
Protection**



PROTECTION you can't **AFFORD** to be without

Religious institutions can no longer consider themselves safe from potential litigation. However, you can prepare for the possibility of being involved in a lawsuit, so that should it occur, you don't lose everything. Umbrella Protection provides the extra shelter your house of worship needs to be completely covered.

Why CHOOSE GuideOne?

At GuideOne Insurance, we understand the special challenges communities like yours face, and we work with you to find solutions. And while some solutions include insurance, we understand also it means offering additional services — from employee screening to construction financing to loss control. By getting to know you and your organization better, we create an insurance plan that's specific to your unique needs. Choose GuideOne and discover why our experience makes a difference.

Could YOUR house of **worship AFFORD** it if...

- an out-of-town visitor falls in your sanctuary and files a million-plus-dollar lawsuit against your house of worship?
- while making business calls, your minister collides with a van, injuring three children, and the mother files a multi-million-dollar lawsuit against your house of worship?
- a volunteer, while replacing ceiling fixtures, topples from a ladder and sustains a life-long back injury, resulting in a \$1.5 million judgment?

If your house of worship would have to dip into investments or sell land or property to afford the above, you need the Umbrella Policy from GuideOne Insurance.

Unfortunately, six- and seven-figure judgments against religious institutions are common today. Judgments like these often force religious institutions to sell off their buildings, art work, vehicles and other possessions. Don't let this happen to your house of worship.

Here is HOW the **Umbrella Policy WORKS**

It's a sad fact that judgments for higher dollar amounts are here to stay—especially when institutions are involved. Your house of worship must weigh the affordable cost of additional insurance against the cost of possibly losing everything. The following examples show how our Umbrella Policy can protect your house of worship.

- **Injury on premises**

While a 6-year-old boy is in Sunday school class, a partition falls on him.
Award Given \$1,800,000
General Liability Policy Limit. . . . \$1,000,000
GuideOne Insurance Umbrella Protection pays remaining \$800,000.

- **Claims on a premise exposure**

At a dinner sponsored by your house of worship, congregation members get food poisoning.
Award Given \$1,200,000
General Liability Policy Limit. . . . \$1,000,000
GuideOne Insurance Umbrella Protection pays remaining \$200,000.

- **Injuries at camp**

A camp counselor runs a stop sign and hits another car broadside. One person is seriously injured; two persons have minor injuries.
Award Given \$1,750,000
Vehicle Policy Limits \$1,000,000
GuideOne Insurance Umbrella Protection pays remaining \$750,000.

Loss CONTROL consultants to **HELP** you

Our loss control consultants can perform surveys and assist our insureds in recognizing potential hazardous exposures that may result in bodily injury or property damage.

Can you afford thousands of dollars in court and defense costs? If not, this protection is for you!

Our Umbrella Policy offers your house of worship additional levels of protection through an extra layer of coverage to your current multi-peril and vehicle policies. Various limits are available, starting at \$1 million.

Our Umbrella Policy costs so little, when you consider the peace of mind it offers. You'll rest assured knowing you have an additional layer of protection to settle a claim, pay for a jury award or pay for the defense costs of a lawsuit. To provide your house of worship with the best protection possible, 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.