

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 insurance industry.



Valuing Customers As Partners

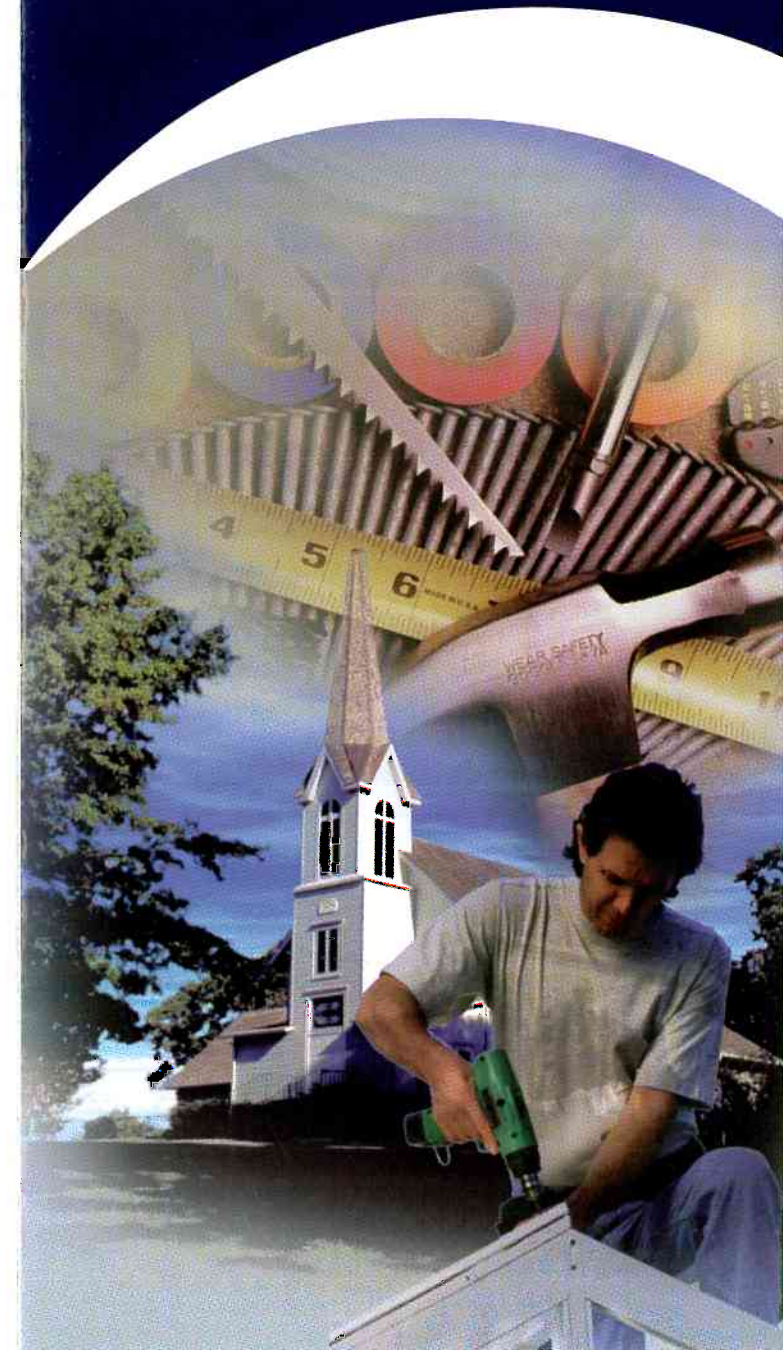
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Workers'
Compensation
Coverage



Does Your House of Worship Have Adequate **PROTECTION**?

Your house of worship cares for its members and serves the needs of your community in countless ways. But, what would happen if an employee was injured at your house of worship? Would your house of worship be able to incur the rising hospital costs and legal fees sometimes associated with an injury at the workplace?

GuideOne Workers' Compensation Coverage offers benefits and protection specifically designed to meet the needs of your house of worship should such an accident occur.

WHAT IF the Following **HAPPENED** in Your House of Worship?*

- While traveling to visit a shut-in, your minister is involved in a serious auto accident, resulting in death.
- The secretary at your house of worship opens a cabinet drawer and it tips over, injuring an arm.
- Your janitor, while doing maintenance work, falls off a ladder and breaks a leg.
- Your pastor, while assisting the janitor in moving a piano, experiences a back strain.
- The administrator collides with the pedestal of a desk and breaks a toe.
- The minister of music trips on a choir robe and falls down some stairs, fracturing both wrists.
- The youth minister is injured in an activity sponsored by your house of worship.

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

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.

Is **YOUR** House of Worship Fully **COVERED**?

This vital policy helps with ...

- **Wage Replacement**
What if one of your employees is disabled by a job-related illness or injury? The law says wages replaced are to be adequate, equitable, prompt and certain. Also, injured workers are entitled to wage replacement benefits as long as they are totally or partially disabled. With this policy, your house of worship is covered. Cash benefits are computed as a percentage of the worker's wage.
- **Restoring Disabled Workers**
Could your house of worship afford to pay for medical/vocational rehabilitation and the return to productive employment? As an employer, you must provide medical care to workers (at no cost to the workers) for restoration to their former physical condition. With this policy, your house of worship is covered, including workers' costs for ...
 - First Aid Treatment
 - Physician's Services
 - Nursing Care
 - Supplies and Prescription Drugs
 - Surgical/Hospital Services
 - Medical/Vocational
 - Rehabilitation Services

Loss **PREVENTION** Consultants to **HELP** You



Our loss control consultants can perform surveys to assist our insureds in recognizing potential hazardous exposures that may result in employee injuries.

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

Is Your **MINISTER** **PROPERLY** Covered?

Even though many ministers are paid as independent contractors, most state Workers' Compensation bureaus do **not** consider clergy as such, because of the unique relationship of the employer and employee. Make sure your house of worship has full coverage for your minister—with Workers' Compensation coverage from GuideOne Insurance.

Call your local GuideOne agent today and find out how Workers' Compensation Coverage for your house of worship can provide peace of mind for you and your congregation.

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.