

Important Message Regarding the Orthodox Church in America Group Affiliation Program (GAP)

As an insured participant in the OCA insurance program you soon will be receiving your renewal invoice and policy due May 1, 2009. If you have any questions please do not hesitate to call us toll free at (800) 860-3075. If you have made any changes such as a building addition, purchased a vehicle, added a bell tower, whatever it may be, give us a call.

10 STRATEGIC Reasons why the OCA GAP is the best insurance contract you can buy:

- 1) 25% additional property coverage up to \$1,000,000 is included in the OCA GAP at no cost to the parish. This makes absolutely sure you are totally covered for a catastrophe.
- 2) The GAP Rewards Program is a premium return plan that could give you back as much as 15% whenever the OCA group as a whole has a good claims year. This also applies automatically to all OCA Churches.
- 3) As a participant in the OCA GAP you have clout! The power of large numbers through the OCA GAP gives us clout to keep premiums low, coverages superior, and to settle claims speedily and judiciously.
- 4) The knowledge of Orthodoxy that we have as your agent/broker. Among our agents/brokers eight of us are Orthodox Christians and have an understanding of the uniqueness of Orthodox Churches.
- 5) GuideOne is a specialist in insuring churches - that is all they do. We have made sure that they understand the uniqueness of Orthodoxy as well.
- 6) We go to great lengths to make sure that your church has adequate coverage. We understand that the single biggest reason parish trustees and officers get sued is for not having placed adequate insurance coverage at the time of a loss.
- 7) We know the value of and cost to replace icons. Icons that are frescoed on the walls of the church especially are very expensive to replace. In a recent Orthodox church fire, we replaced all the icons at a cost of \$440,000. Many agents do not understand iconography - we do.
- 8) We are Certified Risk Managers for Churches and Schools (CRMCS). Risk Management for Churches is a highly specialized discipline that most insurance agents lack. We are your advocates and advisors. We assist in helping you avoid losses especially involving child sexual abuse, clergy counseling, Directors and Officers liability, and appraising values.
- 9) In addition to our specialized knowledge, GuideOne's Center for Risk Management (www.guideone.com/churches) is an incomparable and essential resource to assist churches in preventing losses. Whether you are looking for help in instituting a child safety program, building a playground, adding a building or just need some questions answered, the Center is there to help as a value-added, free of charge service.
- 10) Finally, not all insurance contracts are the same. There are tremendous nuances and disparities in policy language that can be the dramatic difference in a claim getting covered and paid - or not. With GuideOne you can rely on having the broadest and finest contract language in the industry for church risks.

We, at Insurance Systems Group, thank you for your continued business and look forward to working with you for years to come.



Michael G. Herzak, CIC, CPIA, CRMCS
President