

# INSURANCESYSTEMS TOP 10 REASONS

## Top 10 reasons why the Group Program (GAP) is the best insurance contract you can buy:

1. **25% additional property coverage up to \$1,000,000** is included in the GAP at no cost to the parish. This provides an additional amount in the event of a catastrophe.
2. **The GAP Rewards Program** is a premium return plan that could give back as much as 15% whenever the group as a whole has a good claims year.
3. As a participant in the GAP you have clout! **POWER IN NUMBERS** through the GAP gives us clout to keep premiums in line, coverages superior, and to settle claims speedily and judiciously.
4. The **knowledge of Orthodoxy** that we have as your agent/broker. We are Orthodox Christians and have an understanding of the uniqueness of Orthodox Churches.
5. **GuideOne is a specialist in insuring churches.** We have worked hard to ensure GuideOne understands the uniqueness of Orthodoxy as well.
6. We go to great lengths to make sure that **our church clients have 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 iconography. Frescoed and mosaic icons on walls of the church especially are very expensive to replace. **Many agents do not understand iconography - we do.**
8. We are **Certified Risk Managers (CRM) and 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, **GuideOne's Center for Risk Management ([www.safechurch.com](http://www.safechurch.com))** is an incomparable and essential resource to assist churches in preventing losses. Whether 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.



*This information is only a general description of the benefits available under the Group Affiliated Program (GAP) through Insurance Systems Group, Inc. and underwritten by GuideOne Insurance. This is not a contract. Please refer to your insurance policy for the pertinent contract language and coverages. Some coverages or discounts are not available in all states.*