



Once you have found an insurance company that you would like to research further for available coverages and to obtain a quote for your church, you'll want to contact an insurance agent with that company. Prior to your first meeting with an agent, it is important that you know the following information.

- A description of operations that you will need insurance to cover. For example, do you want to insure just a church, a church with a daycare, a church with a school?
- The size of your congregation and average weekly attendance.
- The specific denomination of your church.
- Prior claims experience for the last three years, including date of loss, type of loss and amount of loss.
- Building information for each building to be insured. This includes the following information:
  - Values for building and business personal property
  - Year built
  - Type of construction
  - Square feet (total, ground floor, basement, balcony)
  - Number of stories;
  - Location of responding fire department
  - Updated information for wiring, roof, plumbing and heating maintenance;
  - Type of electrical system (circuit breakers, fuses, fuse stats);
  - Existence of any types of alarms (burglar, heat, smoke and sprinklers); and
  - The name and number of the responding alarm company if it is a central station alarm.
- Current liability and medical limits, and optional coverages included on the current policy, such as sexual misconduct, non-owned and hired auto, directors and officers, employment practices liability, employee benefits liability, etc.
- A listing of the various activities/exposures of the church, such as daycare, school, building projects, outreach ministries, homeless shelter, counseling exposures, use of premises by outside groups, etc.
- The existence of any additional interests, such as mortgagees, loss payees, or additional insureds.

Please note that these are just suggestions, as each insurance company differs in what they would like the prospect to have available. By having this information prior to your appointment with the insurance agent, not only will it speed up the process of obtaining a quote, but it will allow the agent to provide you with a more accurate quote.



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