

Eligibility Requirements

The credit is taken off the **Commercial Package Policy (CPP) premium**; and the following eligibility requirements apply:

1. **The church must be a registered member on SafeChurch.** You can register with a policy or quote number. Registration instructions are available from the SafeChurch.com Help page, or GuideOne.com: [Church Administrator Instructions](#) | [Church Member User Instructions](#).
2. **The credit is available in select states only.** If the credit is available in your state, when you log in and click the **Risk Mgmt Credit** tab on SafeChurch.com, you will go directly to the credit form.
3. **The amount of the credit available depends upon your total CPP premium. A minimum policy premium amount is required for eligibility.** The premium amount may vary by state. When you have logged in and click the **Risk Mgmt Credit** tab on SafeChurch.com, the amount of the credit available to you will be reflected on the credit form.
Note: To confirm what premium amount is required in your state, please contact your agent or broker.
4. **The credit is available only in the following niches:** Church, Church with School, Church with Daycare, Church with Camp, and Church Headquarters.
5. **The credit is NOT available on all optional coverages.** Some of the optional coverages on which the credit is not available are: Crime, employment practices liability, non-owned and hired automobile liability, and sexual misconduct.
6. **The credit is NOT available for Master (non-GAP) policies.**
Note: If you don't know whether your policy is a Master policy, please contact your agent or broker.

Processing Requirements

1. You may complete activities (risk assessments and/or training videos) for credit purposes only if you have that exposure. For example, the "Playgrounds Assessment" may only be used for a credit if your church has a playground.
2. If your church has multiple locations, the Risk Management Credit form will NOT show the credit on the form as completed, or the credit percentage earned, *until all locations have completed the assessment*.
3. You can submit the request for credit **only once per policy year**. Do NOT click the **Submit** button or send the form by mail for processing until you have completed all the credit activities you want your church to receive—up to the maximum available to you in your state.

New Customers Only

1. Within 45 days of policy issuance, your church must register on SafeChurch.com and complete the activities listed on the Risk Management Credit form to earn up to the maximum credit allowable in your state based upon your premium level.
2. Failure to complete the necessary activities within 45 days of policy issuance will result in the credit being removed from your organization's insurance policy. At that point, your organization will be responsible for payment of the full policy premium without the credit to ensure continued coverage.

Also see: [Completing the Risk Management Credit Form](#) (PDF) directions.