

# *Protecting our Tools of Ministry - People, Property and Assets*



## **The Property and Casualty Manual 2024-2025**

Presented by the Conference Board of Trustees and  
The Property and Casualty Insurance Committee

in conjunction with  
Graham Company  
A Marsh & McLennan Agency LLC Company

Property Insurance Provided by  
GuideOne Insurance

Casualty/Liability Insurance Provided by the  
Philadelphia Insurance Companies

&

Cowbell Insurance Company

# Susquehanna Conference of the United Methodist Church

## Property & Casualty Insurance Broker Contact Information

The Graham Company  
Claims and Account Management Services

800-564-7040

Press 1 to report a New Insurance claim

Press 2 for a question regarding a previously reported claim

Press 3 for Automobile additions or deletions

Press 4 for Certificate of Insurance Request

Press 5 to Add or Delete a location from the Insurance Property Schedule

Press 6 for Appraisal Scheduling, Questions, and Requests

Press 7 for General Questions about the Insurance Program

Questions regarding payments and insurance claim checks, please call the  
Susquehanna Conference Finance Office at:

(717) 766-5275

Extension 4

Ann Watts

**Susquehanna Conference of The United Methodist Church**

**Report Workers Compensation Claims to:**

**Rev. Jason Mackey**

**303 Mulberry Drive**

**Mechanicsburg, PA 17050**

**O: 717-766-5275 ext. 2**

**[jmackey@susumc.org](mailto:jmackey@susumc.org)**

| <b>Treasurer/Pension &amp; Benefits Officer</b>   | <b>Insurance Committee Chairman</b>  |
|---|--|
| <b>Mark Knecht</b><br><b>303 Mulberry Drive</b><br><b>Mechanicsburg, PA 17050</b><br><b>O: 717-766-5275 ext. 1</b><br><b><a href="mailto:mknecht@susumc.org">mknecht@susumc.org</a></b> | <b>Jennifer Parks-Snyder</b><br><b>64 W. Chocolate Avenue</b><br><b>Hershey, PA 17033</b><br><b>O: 717-533-9668</b><br><b><a href="mailto:jparks-snyder@susumc.org">jparks-snyder@susumc.org</a></b> |

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# Part 1

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## PROGRAM OVERVIEW

- All churches of the Conference are included in this program. The program costs are distributed to each church on an annual basis through the Conference Finance office. **Payments are to be made to the Conference Treasurer's Office IN ADVANCE on a monthly, quarterly, semiannual or annual basis.**
- The program provides coverage for property owned by the Conference and churches and used for church related activities. In addition, other properties owned by a local church of the Conference may be included in the program. It is the intent of this program to extend general liability protection only to the Conference, its **churches, and those operations and activities of its churches which are under the direct, complete and active control of the local church board of trustees, or other official administrative unit.** (See The Book of Discipline 2016 ¶244 and ¶247)
- The Property and Casualty Insurance program includes a Conference retention of \$1,500,000 per loss and is subject to an annual aggregate retention of \$1,500,000. The program expenses include premiums payable to the insurance company and funding of the \$1,500,000 retention. The Conference retention affords a substantial premium reduction and potential cost savings through effective loss control efforts.
- Determinations concerning coverage and payment of claims are made by the insurance company, not by the Conference.
- Representatives from or contracted by the insurance company will conduct annual Boiler, Elevator, Chair lift or Stair lift inspections as required by the Department of Labor and Industry and safety inspections on an as needed basis.

## INSURANCE PROGRAM COVERAGE

This manual is intended to explain the general purpose of the insurance described, but in no way changes or affects the insurance afforded under the policies as actually issued. All coverage will be subject to actual policy conditions and exclusions. A copy of the policies are available at the Conference or District Superintendents' office. All policies are effective January 1 and expire January 1 of the following year. Please note, pastors should obtain homeowner or rental policy for personal liability and personal property.

### PROPERTY INSURANCE

| Church owned real and personal property, including stained glass windows, pipe organs and signs   | Blanket Limit per Congregation |
|---|--------------------------------|
| Business Income/Rental Value, including Extra Expense   | \$1,000,000                    |
| Damage from water due to sewer and drain back-ups   | \$25,000                       |
| Valuable Papers and Records   | \$250,000                      |
| Accounts Receivable Records   | \$50,000                       |
| Fine Arts (statuary, paintings, historical or artistic items)   | \$100,000                      |
| Property in transit or temporarily located off premises   | \$50,000                       |
| Personal Property of Others including pastor's professional property permanently located in the church or parsonage—excess of any other collectible insurance                                   | \$25,000                       |
| Earthquake Coverage   | \$1,000,000                    |
| Ordinance or Law - cost to demolish the undamaged portion of the building, cost to replace with superior construction as required by law, and cost to clear the land of debris after demolition | \$1,000,000                    |
| Builders Risk for new construction and building additions   | \$1,000,000                    |
| Utility Services – Direct Damage  | \$500,000                      |
| Utility Services – Time Element Coverages   | \$500,000                      |
| Deductible for all property coverages   | \$2,500 per occurrence         |

Valuation: Replacement cost if building and/or contents are replaced or repaired  
Actual Cash Value—depreciation will be deducted from final settlement if building and/or contents are not replaced or repaired

Coverage Form: Special Causes of Loss, subject to specific exclusions. See Page 13- coverage Not Included.

**REPORT ANY PLANS FOR NEW CONSTRUCTION OR BUILDING ACQUISITIONS  
TO GRAHAM COMPANY PRIOR TO THE SIGNING OF ANY CONTRACTS**

Refer to Page 15

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## CRIME INSURANCE

|  |           |                         |
|--|-----------|-------------------------|
| Employee Dishonesty Crime Coverage                         | \$500,000 | \$25,000 Per Occurrence |
| Money and Securities – Inside the Premises Crime Coverage  | \$100,000 | \$2,500 per Occurrence  |
| Money and Securities – Outside the Premises Crime Coverage | \$100,000 | \$2,500 Per Occurrence  |
| Money Orders and Counterfeit Paper Currency Crime Coverage | \$25,000  | \$2,500 Per Occurrence  |
| Forgery or Alteration Computer Fraud Crime Coverage        | \$100,000 | \$2,500 Per Occurrence  |

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## BOILER AND MACHINERY INSURANCE

Boiler and Machinery: Boilers, fired and unfired pressure vessels, refrigeration, air conditioning units and electrical apparatus

|                    |                                |
|--------------------|--------------------------------|
| Limit Per Accident | Blanket Limit per Congregation |
| Law or Ordinance   | \$1,000,000                    |
| Coverage Form      | Comprehensive                  |
| Valuation          | Repair or Replacement          |
| Deductible         | \$2,500                        |

Certificates authorizing operation of the boiler and pressure vessels shall be displayed in close proximity to the boiler and pressure vessels.

Required State Inspections will be completed by the insurance company and Certificates will be filed with the State Department of Labor & Industry. The cost of inspections is included in the premium paid by the churches. The cost for certificates issued by the Commonwealth are at the expense of the church. Questions and support for inspections may be directed to Travelers Insurance, toll free 8am-5pm EST, 800-425-4119, fax 877-764-9535 or email [boilinsp@travelers.com](mailto:boilinsp@travelers.com)

In order to request an inspection, please call or email Travelers directly. Below is a list of the information you will need to set up an inspection with Travelers:

Susquehanna Conference of the United Methodist Church  
SUSUMC/GuideOne Policy Number: 010035592

Street Address of Equipment:

City

State

Zip

Contact Name/Phone/email address

Certificate(s)

Jurisdiction number & Certificate Expiration Date



## GENERAL LIABILITY INSURANCE

|  |  |
|--|--|
| Bodily Injury Liability and Property Damage Liability –<br>As a result of negligence against another party | \$1,000,000 Each Occurrence<br>\$3,000,000 Annual Aggregate            |
| Personal and Advertising Injury  | \$1,000,000 Each Occurrence  |
| Products and Completed Operations  | \$3,000,000 Annual Aggregate   |
| Fire Damage to Premises Rented to You – Any One Fire   | \$1,000,000  |
| Medical Payments – Any One Person<br>(no negligence is required)   | \$15,000   |
| Pastoral Professional Liability  | \$1,000,000 Each Professional Incident<br>\$3,000,000 Annual Aggregate |
| Sexual or Physical Abuse or Molestation  | \$1,000,000 Each Abusive Conduct<br>\$3,000,000 Annual Aggregate       |
| Deductible   | No Deductible Applies  |

\* Foreign Travel Medical Payments — contact the Treasurer, Mark Knecht at the Conference Office to extend medical payment coverage for injury while participating in church events/activities outside the US, Canada or Puerto Rico.

**It is the intent of this program to extend general liability protection only to the Conference, its churches, and those operations and activities of its churches which are under the direct, complete and active control of the local church board of trustees, or other official administrative unit. (See The Book of Discipline 2016 ¶244 and ¶247)**

### General Liability Terms

Bodily Injury and Property Damage Liability—protects against claims the church is legally obligated to pay as damages because of bodily injury or property damage to another party

Personal and Advertising Injury—for claims including, but not limited to alleging libel, slander, false arrest, and claims arising out of an offense committed in the course of advertising your products or services

Products Liability—claims alleging illness or bodily injury as a result of food or other products prepared by or distributed by the church

Fire Damage—claims arising out of negligent fire damage to buildings you occupy and do not own

Medical Expense—injury caused by an accident on church property or while taking part in church activities

Pastoral and Counseling Professional Liability—an act or omission arising out of the counseling activities by pastors and staff counselors

Independent Contractors—this coverage protects the church in the event that a contractor working for the church causes injury to another person or property. This coverage does not protect the contractor.

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## NON-OWNED AND HIRED AUTOMOBILE INSURANCE (Included for all Churches)

|  |                        |
|--|------------------------|
| Non-owned and Hired Automobile Liability Excess of any other collectible insurance | \$1,000,000 Each Claim |
|--|------------------------|

Hired Car Physical Damage (comprehensive and collision) is subject to \$100 and \$500 deductibles respectively and a maximum actual cash value of \$50,000 Each Auto.

### Automobile Terms

Non-owned automobile liability—protects the church from automobile liability arising out of the use of non-owned vehicles used in connection with church sponsored activities

Hired automobile liability—protects the church from automobile liability arising out of the use of leased or hired vehicles used in connection with church sponsored activities

Hired car physical damage—provides the church with coverage for physical damage to a leased or hired vehicle used in connection with church sponsored activities

**This coverage protects the church and is *not* a substitute for personal insurance on vehicles owned by individuals.**

## UMBRELLA LIABILITY INSURANCE

|                                    |                               |
|------------------------------------|-------------------------------|
| Conference-wide Umbrella Liability | \$20,000,000 Annual Aggregate |
|------------------------------------|-------------------------------|

The primary function of the Umbrella Liability Policy is to extend an additional layer of liability protection above the primary General Liability, Automobile Liability and Employers Liability limits.

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## DIRECTORS AND OFFICERS LIABILITY / EMPLOYMENT PRACTICES LIABILITY

|                                  |                                 |
|----------------------------------|---------------------------------|
| Directors and Officers Liability | \$1,000,000 Each Loss           |
| Employment Practices Liability   | \$1,000,000 Each Loss           |
| Aggregate, All Parts             | \$10,000,000 Each Policy Period |
| Deductible                       | \$2,500 Per Claim               |

Directors and Officers Liability insurance protects the church entity, church officials, employees and volunteers for wrongful acts relating to the management of the church and arising out of the performance of their duties for the church. "Wrongful acts" are defined as "any actual or alleged act, error, omission, misstatement, misleading statement, neglect or breach of duty..." arising out of the performance of their duties on behalf of the church. Wrongful employment practice includes "wrongful termination, discrimination and sexual harassment."

Common claims being filed against local churches arise out of employment practice, violations of civil rights laws, mismanagement and cases alleging improper investment of church funds.

**DEFINITION OF WHO IS INSURED:** The Susquehanna Conference of The United Methodist Church & Affiliated Churches & Their Related and/or Controlled Properties and Organizations including all persons who were, now are, or shall be directors, trustees, officers, employees, volunteers or staff members of the Organization or its Subsidiaries, including any executive board members and committee members whether salaried or not.

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D&O Coverage in this program fulfills the intent of Book of Discipline 2016 ¶ 258.4b requiring that all local church treasurers be adequately bonded.

**IT IS IMPORTANT TO IMMEDIATELY REPORT ANY CIRCUMSTANCE, INCIDENT OR  
CLAIM TO GRAHAM COMPANY 800-564-7040**

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## SEXUAL ABUSE AND MOLESTATION LIABILITY

|                    |  |
|--------------------|--|
| Limit of Liability | \$1,000,000 Each Occurrence<br>\$3,000,000 Aggregate |
| Retroactive Date:  | 1/1/2019   |

Sexual Abuse and Molestation Liability Insurance provides coverage that helps the conference and all affiliated churches manage the financial liability of monetary damages and legal expenses awarded for actual or threatened abusive behavior, conduct or verbal or non-verbal communication to any person while in the care, custody, or control of directors, officers, employees and volunteers of the conference, its affiliated churches and their related and/or controlled properties and organizations, including The United Methodist Neighborhood Center.

Common claims being filed against local churches may arise from the negligent employment, supervision, investigation, reporting or failure of reporting or retention of physical, psychological, or emotional bodily injury that result from the actual or alleged occurrence of abuse or molestation.

It is important to understand that because acts of sexual misconduct are considered both an intentional and criminal act, the Sexual Misconduct Insurance does not extend insurance protection to the individual accused of an act of sexual misconduct. Defense will be provided to an accused person until such time as they plead no contest or are found to be guilty of the alleged act.

Although an incident or alleged incident in and of itself does not always result in a claim nor does it instantly trigger insurance coverage, it is vital that any incident or alleged incident of sexual misconduct be reported to the designated Superintendent immediately in accordance with guidelines established by "Safe Sanctuaries" and the conference. A report should also be immediately filed with Graham Company.

**IT IS IMPORTANT TO IMMEDIATELY REPORT ANY CIRCUMSTANCE, INCIDENT OR CLAIM  
TO GRAHAM COMPANY 800-564-7040**

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## CYBER LIABILITY

|                                      |   |
|--------------------------------------|---|
| Security Event Costs                 | \$250,000 Limit/\$20,000 Deductible Each Loss |
| Network Security & Privacy Liability | \$250,000 Limit/\$20,000 Deductible Each Loss |
| Employee Privacy Liability           | \$250,000 Limit/\$20,000 Deductible Each Loss |
| Reputational Harm Expense            | \$250,000 Limit/\$20,000 Deductible Each Loss |
| Electronic Media Liability           | \$250,000 Limit/\$20,000 Deductible Each Loss |
| Electronic Business Interruption     | \$250,000 Limit/\$20,000 Deductible Each Loss |
| Extortion Threat Limit               | \$100,000/\$20,000 Deductible Each Loss       |
| <b>POLICY AGGREGATE LIMIT</b>        | <b>\$1,000,000 All Losses</b>                 |

**Security Event Costs** – means costs you incur as a result of a security/privacy breach to comply with any statute, rule or regulation to notify affected individuals of such breach or to minimize harm to your brand or reputation from an adverse media report.

**Network Security and Privacy Liability Coverage** – provides coverage for those amounts you are legally obligated to pay as damages and claims expenses arising from your acts, errors or omissions, or from acts, errors or omissions of others for who you are legally responsible including outsourcers or vendors, provided such acts result in or follow a security or privacy breach.

**Employee Privacy Liability Coverage** - provides coverage for those amounts you are legally obligated to pay as damages and claims expenses arising out of a privacy breach or the breach of privacy regulations by you or by others for who you are legally responsible including outsourcers or vendors that results in damage to you employee or employees

**Electronic Media Liability Coverage** - provides coverage for those amounts you are legally obligated to pay as damages and claims expenses as a result of a claim made against you due to the display of electronic data on your internet or intranet site that directly results in any of the following:

1. Defamation, libel, slander, product disparagement or trade libel;
2. Invasion of an individual's right of privacy or publicity, including false light, intrusion upon seclusion, commercial misappropriation of likeness, and public disclosure of private facts;
3. Plagiarism or misappropriation of ideas under an implied contract;
4. Infringement, misappropriation or violation of any copyright, trademark, trade name, trade dress, title, slogan, service mark or service name; or
5. Domain name infringement or improper deep-linking or framing.

**IT IS IMPORTANT TO IMMEDIATELY REPORT ANY CIRCUMSTANCE, INCIDENT OR CLAIM TO GRAHAM COMPANY 800-564-7040**

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## WORKERS' COMPENSATION

The Susquehanna Conference is a member of the United Methodist Workers' Compensation Trust Fund, a group self-insurer in the State of Pennsylvania. The State WC Bureau identification number is 5522. The Workers' Compensation Program is separate from the Property & Casualty Program and is not under the control or direction of the Property & Casualty Insurance Committee.

### **Description of Coverage:**

**Workers' Compensation**—payment of statutory benefits specified in the PA Workers' Compensation Laws. The benefits include bodily injury by accident or disease arising during the performance of their employment duties and certain occupational diseases contracted on the job. In addition, a percentage of a regular salary due to loss of wages arising out of injury while performing the worker's employment duties is applicable subject to Workers' Compensation Law.

**Employers Liability**—liability protection for certain types of claims arising from an occupational injury or disease when legal action seeks recovery other than Workers' Compensation benefits.

Who is covered? 1) All pastors of the Conference, 2) full-time/part-time paid employees of local churches, 3) full-time/part-time paid employees of the Conference camps and 4) full-time/part-time paid employees of the Conference.

**IMPORTANT NOTICE: Immediate reporting of any work- related injury, regardless of how minor, is essential.**

### **CLAIM REPORTING:**

**Report all employment related injuries to the Benefits Administrator Jason Mackey  
303 Mulberry Drive, Mechanicsburg, PA 17050.**

**Phone (717) 766-5275 ext.2, Fax (717) 766-7696, [jmackey@susumc.org](mailto:jmackey@susumc.org)**

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## OPTIONAL AUTOMOBILE INSURANCE

Automobile insurance for church owned vehicles and trailers is not automatically included in the Conference insurance program. Coverage may be purchased through the Conference program and quotations may be obtained by contacting our Graham Company Account Manager, John Kilgarriff at 800-564-7040 or jkilgarriff@grahamco.com, or may be purchased through an insurance agent or insurance company of your choice. Please note that Commercial Excess/Umbrella Liability coverage provided through the Conference insurance program will NOT extend to vehicles not insured through the Conference program.

### Church-Owned Automobile Insurance

|   |                   |
|---|-------------------|
| Automobile Liability                                      | \$1,000,000       |
| First Party Added Medical Benefits                        |                   |
| Medical Expense Benefits                                  | up to \$100,000   |
| Work Loss Benefits  | up to \$1,000     |
| Subject to max. of  | \$5,000 per month |
| Funeral Expense Benefits                                  | up to \$1,500     |
| Extraordinary Medical Benefits                            | \$1,000,000       |
| Uninsured Motorist  | \$1,000,000       |
| Underinsured Motorist                                     | \$1,000,000       |
| Comprehensive (fire, theft, vandalism and glass breakage) | \$500 deductible  |
| Collision   | \$500 deductible  |
| Valuation   | Actual Cash Value |

### Driver Information

If you elect to participate in the optional Conference automobile insurance program, please submit the following information to Graham for all of your regular drivers, and add or update as needed:

Driver Name

Date of Birth

Driver License Number/State

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## INSURANCE COVERAGE NOT INCLUDED IN THIS PROGRAM

The following insurance coverage is not included in this Program:

- Church-owned vehicles and trailers—See Optional Coverage on page 12
- Flood
- Pastors' Personal Insurance such as Tenant / Homeowners and Automobile
- General Liability for church events not under the direct control and supervision of the Local church
- Medical payments for Church trips outside the United States, Canada or Puerto Rico – Contact the Treasurer, Mark Knecht, Conference Pension & Health Benefits Officer
- Accidental Death and Dismemberment
- Scouting Programs - **unless under the direct control of a member church**
- Terrorism
- Aircraft
- Pollution, Asbestos and Lead
- Mold, Mildew and Fungi
- Foreign Liability (including Automobile and Workers' Compensation)
- Loss due to communicable disease, including but not limited to, Covid -19

Insurance protection for the above coverage may be available upon request.

Churches with any questions or experiencing difficulty in obtaining coverage for any of the above categories may contact Graham Company for assistance.

**This is not an exclusive list and is provided only as a guideline. All coverage is subject to the actual policy terms, conditions and exclusions. If you have any questions concerning insurance coverage provided under the program, contact Graham Company 800-564-7040**



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# CERTIFICATE OF INSURANCE / USER AGREEMENT / CONSTRUCTION OR OTHER CONTRACTS

## CERTIFICATE OF INSURANCE

### Certificates of Insurance required from church by outside (3rd) parties

Graham Company will furnish Certificates of Insurance to a mortgagee, loss payee or other organization as required. YOU MUST REQUEST CERTIFICATES OF INSURANCE FROM GRAHAM COMPANY ON AN ANNUAL BASIS.

To request a Certificate of Insurance please provide:

- 1) Exact name and address of Certificate Holder (requestor)
- 2) Reason for certificate and interest of Certificate Holder (requestor)
- 3) Date(s) and length of time of activity

Direct any questions concerning  
Certificates of Insurance or the  
User Agreement to the Kilgarriff  
Unit at the Graham Company  
800-564-7040  
Kilgarriff\_Unit@grahamco.com

### Certificates of Insurance required by church from outside (3<sup>rd</sup>) parties

A Certificate of Insurance should be obtained from outside (3<sup>rd</sup>) parties naming the church and Susquehanna Conference as Certificate Holder and Additional Insured. Below are a few examples of circumstances:

- 1) **Leased or Borrowed Vehicles** - The owner of the vehicles should provide a Certificate of Insurance evidencing proper Automobile Liability Insurance.
- 2) **Contractors** - Contractors building or performing work on church properties should provide a Certificate of Insurance evidencing General Liability, Automobile Liability and Workers' Compensation insurance.
- 3) **Persons or Organizations leasing or Using the Church** - The Church should request a Certificate of Insurance from any organization using the church premises or properties such as day nurseries, meetings, classes, etc. Certificate needs to include evidence of General Liability, Automobile Liability and Workers' Compensation insurance. (Refer to User Agreement Section on page 26.)

This practice will help shield the church and Conference from claims against these parties which should be funded through their own insurance. If persons or organizations do not have insurance coverage to protect them from claims arising out of their activities, the Church and/or Conference may be called upon to fund their liability exposures.

The Certificate of Insurance should indicate proper insurance coverage, limits, name of the insurance company, policy number and effective dates of coverage. It should also name the church and Susquehanna Conference as an Additional Insured. Upon receipt, examine the Certificate of Insurance to make certain it includes the requested information *and* is deemed satisfactory prior to entering into an agreement with any party. Any questionable Certificates of Insurance may be submitted to the insurance broker, Graham Company, for their review.

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## REPORT CHANGES TO GRAHAM COMPANY

Please immediately report to Graham Company any of the following changes:

- 1) Additions or renovations to buildings
- 2) Vacant or unoccupied buildings
- 3) Buildings sold or disposed of
- 4) Newly acquired buildings
- 5) New building construction
- 6) Major acquisitions to contents such as carillon systems, organs, etc.
- 7) Newly formed ministries
- 8) Newly formed child care programs; nursery, day care, child care, pre-school, etc.
- 9) Newly formed corporations or organizations
- 10) Vehicles bought or sold that are insured under the Susquehanna Conference Insurance Program

**Newly acquired property is automatically covered, if it is reported within 90 days.**

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# WHO TO CONTACT TO REPORT A CLAIM

## Toll-free Claims Reporting Quick Reference Sheet

To report your claims quickly and efficiently, please have the following information ready when you call. You can also complete and submit a Notice of Insurance Loss – see form on page 31. Forms are also available on the Susquehanna Conference website by placing the cursor over and clicking [Finance and Administration](#) and then click on [Finance Office](#), then click on [Local Church Resources](#), and then click on [Property & Casualty/Auto Insurances](#). [Click on Notice of Insurance Loss](#) from the list of downloadable forms. This is a general listing for your quick reference. Additional information may be requested. Thank you for your prompt claims reporting!

**Report Property, Crime, General Liability, Boiler and Machinery, Umbrella Liability, Professional Liability, Voluntary church-owned Automobile, Directors and Officers Liability and Cyber Liability claims to:**

**Graham and Company**  
**Claims and Account Management Services**  
**800-564-7040**

Press 1 to report a New Insurance claim  
Press 2 for a question regarding a previously reported claim  
Press 3 for Automobile additions or deletions  
Press 4 for Certificate of Insurance Request  
Press 5 to Add or Delete a location from the Insurance Property Schedule  
Press 6 for Appraisal Scheduling, Questions, and Requests  
Press 7 for General Questions about the Insurance Program

When reporting a claim, please copy the Wetzel Unit inbox (wetzel\_unit@grahamco.com).

In the event of an emergency claim and you need immediate assistance, please call The Graham Company at **800-564-7040** 24 hours a day, 7 days a week. If you are calling after hours, you will receive instructions on how to reach The Graham Company's On-Call Emergency Claims Coordinator.

| <u>POLICY TYPE</u>  | <u>POLICY NUMBER</u> |
|---|----------------------|
| General Liability, Boiler & Machinery, Professional Liability | PHPK2638641          |
| Property/Crime  | 10035592             |
| Umbrella Liability  | PHUB894676           |
| Excess Liability  | XC5EX01515-241       |
| Automobile  | PHPK2638646          |
| Directors & Officers Liability                                | PHSD1846298          |
| Cyber   | OBDCBSCVWIJ3M3       |

### PLEASE HAVE THE FOLLOWING INFORMATION READY WHEN YOU CALL

- Identify yourself as a participant in the Susquehanna Conference of The United Methodist Church
- Church ID # & District, Church Name, address and phone #
- Name and phone # of Church contact person, and alternate contact/name/phone
- Exact date and time and location of injury or damage and description of injury or damage, including name, address and phone number of injured person

**Report Workers' Compensation claims to:**

|                                     |            |  |
|-------------------------------------|------------|--|
| Benefits Administrator Jason Mackey | Telephone: | (717) 766-5275 ext. 2                                      |
|                                     | Facsimile: | (717) 766-7696   |
|                                     | Email:     | <a href="mailto:jmackey@susumc.org">jmackey@susumc.org</a> |

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# WHAT TO DO AND EXPECT IN THE EVENT OF A LOSS

**\*Appoint a representative and a backup contact from the church to report and monitor the claim \***

## PROPERTY

### CLAIM WHAT TO DO

1. Complete and submit the Notice of Insurance Loss form to: Graham Company, See page 31
2. If damage is serious, contact Graham Company immediately at **800-564-7040** Protect your property from further damage.
3. Report any theft, burglary, robbery or mysterious disappearance to the police immediately.
4. Obtain two written estimates from contractors to complete repairs. Forward estimates to Graham Company Claim Department.

### WHAT TO EXPECT

1. Upon receipt of the Notice of Insurance Loss, the claim representative will review the circumstances of the claim to determine if the claim is covered subject to the policy conditions, limitations and exclusions. If the claim is denied, a written denial will be forwarded to the church.
2. If no repair estimates are attached, Graham Company will contact the Pastor or Chair of Trustees. At this time, it is also determined if a physical inspection of the property will be required. You will be informed if an inspection is necessary.
3. Upon receipt of the estimates or inspection report, payment will be processed minus the applicable deductible (\$1,000) and will be sent to the Conference Treasurer. In some instances, a form outlining the claim settlement will be forwarded to the church for approval and signature.

## GENERAL LIABILITY

### CLAIM WHAT TO DO

1. Complete and submit the Notice of Insurance Loss form to: Graham Company, See page 31
2. If serious injuries are involved, report claim to Graham Company immediately at **800-564-7040**
3. Obtain names, addresses and phone numbers of injured and any witnesses. Note times, conditions, circumstances, etc.
4. Never admit to liability and never offer cash settlement.
5. Forward to Graham Company all Letters of Representation from claimants' attorneys immediately, but do not respond to them.
6. Forward suit papers, (i.e., Summons, Complaint, Writ, Notice, Petitions, etc.), to Graham Company immediately and indicate the date you were served.

### WHAT TO EXPECT

1. Upon receipt of the Notice of Insurance Loss, the claim representative will review the circumstances of the claim to determine if the claim is covered subject to the policy conditions, limitations and exclusions. If the claim is denied, a written denial will be forwarded to the church.
2. If necessary, an on-site investigation will be conducted to develop investigative information regarding the incident. If applicable, Graham Company may contact the injured party/claimant.
3. Depending on the circumstances, if litigation is involved, a representative of the church may be called to assist defense counsel during the claim proceedings.
4. Upon receipt of investigative information, the claim will be handled accordingly by the claim representative.

**IF YOU HAVE ANY CLAIM QUESTIONS, CALL GRAHAM COMPANY AT 800-564-7040**



## Part 2

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## **LIABILITY/PROPERTY DAMAGE INVESTIGATION**

Investigate an incident as soon as possible after the incident occurs to determine the cause of the incident and to develop and initiate corrective action.

### **TO GUIDE THE INVESTIGATION, REVIEW THE FOLLOWING QUESTIONS:**

- WHO was involved in the incident?
- WHAT were the sequence of events and conditions leading to the incident?
- WHERE did the incident happen?
- WHEN did the incident happen?
- HOW did the incident happen?
- WHY did the incident happen?
- WHAT steps will be taken to prevent a recurrence?

### **INVESTIGATION PROCEDURES:**

- Investigate all incidents
- Get the facts — identify the facts, weigh the value of the information and reach justified conclusions
- Investigate all evidence — an apparently reasonable conclusion often will be changed by exploring factors which may not appear obvious
- Check for unsafe conditions and unsafe acts — both are present in the majority of incidents
- Make recommendations — no investigation is complete unless corrective action is suggested
- Prepare investigation report — written reports are valuable for review and analysis to determine incident causation and for follow-up action, recommendations or corrective action
- See the sample Liability/Property Damage Incident Report. — Reference Document, on page 19

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## **ACTIONS THAT CAN BE TAKEN TO REDUCE RISKS**

The following pages give you guidelines, checklists, suggestions and inventory lists. Please adapt these aids to your situation, develop your own Safety Program, implement it as soon as possible, and then above all else, PLAN FOR SAFETY.

**Remember that the property you protect, the accident you prevent, the dollars you save and, yes, even the life you save, may be your own. You benefit, your church benefits, your Conference benefits and the ministry of Christ benefits because you care.**

### **REAL ESTATE**

You should have on file a legal description of each parcel of real estate, including but not limited to the church, auxiliary buildings, parsonages, camps and any other real estate owned or controlled by your local church. Building plans, specifications, and appraisal data, including inventories, videotapes and photos should be kept in a vault or safe off the premises.

### **CONTENTS**

Inventory all furniture, movable fixtures, equipment, and supplies. Lists should describe the items, state quantity, cost and present day values. We recommend videotaping each room of contents and storing the tape, as well as the lists, at an off-premises site.

### **ART OBJECTS AND LIBRARIES**

List separately all valuable objects such as communion vessels, crosses, statuary, stained glass windows, organs, paintings, vestments and other special items, which have either historical value or artistic merit. Again, videotaping is recommended.

Also, list your library contents, including hymnals, song books, teaching materials, choir music, church library, pastor's library, commemorative books, bibles, and all other books and printed materials and record keeping books throughout the church and other buildings.

### **CHURCH MONIES**

Document church funds held by church officials and organization treasurers. Loss potentials are theft by others and internal theft. You need to know dollars at risk in money and securities which are controlled by officials. The Book of Discipline 2016, Paragraph 258, 4a states:

"The Committee shall designate at least two persons not of the immediate family residing in the same household to count the offering. They shall work under the supervision of the financial secretary. A record of all funds received shall be given to the financial secretary and treasurer. Funds received shall be deposited promptly in accordance with the procedures established by the committee on finance. The financial secretary shall keep records of the contributions and payments."

### **VEHICLES**

Refer to Safety and Loss Control Manual.

### **BOILERS (HOT WATER AND STEAM)**

Boilers must be registered with the state and inspected by a state certified individual. The insurance company performs the inspections as part of the insurance program. If a new heating system utilizing a steam or hot water boiler or a replacement is made, please notify GuideOne. See Page 5 for instructions for requesting a boiler inspection.

## **CHILD ABUSE AND SEXUAL MISCONDUCT**

The 1996 General Conference of the United Methodist Church adopted a resolution aimed at reducing the risk of child sexual abuse in the church. The book "Safe Sanctuaries Reducing the Risk of Child Abuse in the Church", authored by Joy Thornburg Melton, was written specifically to assist local churches to create and implement a plan to prevent child abuse and sexual misconduct. The book also includes other reference sources which your church may find helpful.

Child abuse and sexual misconduct in the church today is a very serious concern and great responsibility rests with the church to properly safeguard against child abuse and sexual misconduct. Recent media attention from sexual abuse cases suggests that sexual abuse is more widespread than anyone would care to believe. It can happen at your church.

Most lawsuits allege the church is negligent in 1) failure to take proper action when molestation is suspected or reported, 2) improper hiring or selection in supervising the offender and, 3) improper supervision of children or activities.

What steps can a church take to help prevent sexual abuse? Create and implement a child abuse and sexual misconduct policy, offer educational programs and enforce proper supervision and hiring practices. To help guide churches, visit [www.susumc.org/safe-sanctuaries](http://www.susumc.org/safe-sanctuaries) to access the outlined steps.

## **CERTIFICATES OF INSURANCE**

Review the various outside groups who use the church facilities or other church property. List them by local church member organization and by outside groups or organizations. Note the uses of each group such as worship, committee meetings, teaching, fundraising activities (banquets, candy making, bazaars, sales, athletic events, drama, etc.) This is a potential source of liability claims and should be handled carefully.

See section on Certificates of Insurance (page 14) / User Agreement (page 26) which gives the procedure for obtaining Certificates of Insurance and a User Agreement from outside organizations using the church properties.

## **ELEVATORS, CHAIRLIFTS AND STAIRLIFTS**

Elevators, chairlifts and stair lifts must be inspected to comply with state codes; however the installation of these devices must first be approved by the Pennsylvania Department of Labor & Industry. You may contact them at 717-787-3612 to arrange for these installation inspections. Please note that chair/stair lifts classified for residential use will not be approved or certified, resulting in a requirement to seal or remove the device.

Following installation approval, National Elevator Inspection Services (NEIS) will perform or witness the needed inspections. A portion of these costs are included as part of the insurance program, however some fees and maintenance/repair costs are the sole responsibility of the Church. If your church installs an elevator, chairlift or stair lift, please contact Graham Company at **800-564-7040** immediately to report this equipment.

**Existing elevators, chairlifts, and stairlifts** – In addition to regular maintenance, elevators are subject to state-required inspections every six (6) months and hydraulic tests every three (3) years.

The "six (6) month" regular inspection should be conducted by NEIS, in which case the cost for the inspection will be billed directly to SUSUMC's insurance company (you should not receive a bill). To schedule a regular "6 month" inspection, contact NEIS using the contact information below. NEIS may proactively make contact to perform the inspection however it is still ultimately the church's responsibility to ensure the inspection is completed within the 6-month time period.

The "three (3) year" hydraulic test is conducted by a third-party vendor of the church's choosing. This will typically be the same company that performs your elevator maintenance. The test must be witnessed by a UCC license holder with a QEI license. NEIS is qualified to perform witnessing services. The cost for the test and witnessing is at the expense of the church, (i.e., it is not covered by SUSUMC's insurance policy). You will receive two (2) separate invoices; one from the testing vendor, and one from NEIS. To schedule a hydraulic test, contact your elevator maintenance company and NEIS to coordinate service.

### **NEIS Contact Information**

Pamela Sato

Phone: 314-624-7034

Email: [pamela.sato@bureauveritas.com](mailto:pamela.sato@bureauveritas.com)



## **APPRAISALS**

In addition to the preceding detailed lists and data you should maintain copies of the certified appraisal and all subsequent updates for each building item and special items of contents such as fine arts.

It is the policy of the Conference that all churches and entities have a current appraisal of all properties providing the replacement cost of the property improvements. This policy is implemented through regular field and office appraisals of each property. Field appraisals occur approximately every ten years. The current round of field appraisals conducted by AssetWorks began in 2016 and was completed in 2021. Appraisals are updated annually through distribution of surveys to each local church and local church reporting.

Reliable appraisal documentation is an essential part of the insurance program which enables the Conference to purchase property insurance at the lowest cost and more importantly assures each church that there are adequate funds to care for their covered property losses.

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## PREVENTING AND REDUCING LIABILITY CLAIMS

It is a fact that we live in a society where personal accountability is reduced. We are faced today with what insurance companies call the concept of entitlement. That is, individuals feel entitled to financial reward or financial redress because of things that have occurred to them, accidents for example. For many years, charitable institutions were able to depend on their very nature to eliminate them from suit. Today, charitable immunity is very limited and does not protect the church from most lawsuits.

In reality, churches now have many of the same liability exposures as businesses. However, there are many unusual exposures which set churches apart. Churches have always been and still are people oriented institutions. As such, they have special liability exposures such as sports activities, picnics, wedding receptions, bus trips, nursery schools, aerobic dancing classes, senior citizen meetings and many other diverse activities. Any church activity, at or away from the church, has potential for accidents that may result in legal action.

Compounding this is the fact that many of these functions are sponsored by outside organizations which are permitted to use the church facilities. It is essential that the Safety / Loss Control Manager take precautions to protect the people involved in these activities, as well as to protect the church against possible liability suits arising out of alleged negligence on the part of the church. **By safeguarding your church, you will protect and shield the church from financial and alarming turmoil that result when a lawsuit occurs.**

**The following items will assist the Safety / Loss Control Manager in the recognition of potential liability hazards:**

### **USE OF CHURCH FACILITIES BY NON-CHURCH GROUPS:**

- Secure Certificates of Insurance and User Agreements from all non-church groups and individuals using church facilities or property (Refer to certificate guidelines, page 14, and user agreement, page 26)

### **WORKING WITH CONTRACTORS:**

- Secure Certificate of Insurance from all contractors doing repair work or construction on church properties (Refer to certificate guidelines page 14)
- If insect or rodent control is needed, the services of a qualified professional exterminator should be contracted, and the contractor should provide a certificate of insurance to the church.

## **USER AGREEMENT**

This document is recommended for use by churches of the Susquehanna Conference which give permission to non-church individuals or groups to use church property/ facility. Non-church groups/ individuals using the church facilities, even with permission, do so with the understanding that losses or liability incurred by non-church groups/individuals are not covered by the local church insurance. See the Reference Documents for a sample User Agreement on page 26.

## **CONSTRUCTION OR OTHER CONTRACTS**

Many “standard” contracts contain language that may not be in the best interests of the church and/or Conference. All contracts or agreements being entered into by the church should be reviewed by legal counsel prior to signing. Further review by Graham Company of *insurance-related conditions* contained in construction, architectural and engineering contracts prior to signing is highly recommended.



## Part 3

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## USER AGREEMENT

**PURPOSE:** This document is recommended to be used by churches of the Susquehanna Conference which gives permission to use church property/facilities to non-church groups/ individuals (User). The Conference insurance policy covers only certain activities under the control of the local church. Non-church groups/individuals using church facilities, even though permission has been given, do so with the understanding that losses or liabilities incurred by non-church groups/individuals are not covered by the local church.

This Agreement entered into this \_\_\_\_\_ day of \_\_\_\_\_ (month) of the year \_\_\_\_\_  
by and between \_\_\_\_\_ United Methodist Church of \_\_\_\_\_ ("UMC")  
and \_\_\_\_\_ ("User")  
(address) \_\_\_\_\_

**WHEREAS,** UMC is the owner of a building located at \_\_\_\_\_

**WHEREAS,** User desires to use such facilities on the terms and conditions set forth.

**NOW, THEREFORE,** in consideration of the mutual promises contained herein and other good valuable consideration the parties hereto agree as follows:

1. UMC shall make available to User (description of facilities):  
\_\_\_\_\_ from \_\_\_\_\_  
to \_\_\_\_\_ (dates)
2. User agrees to defend, protect, indemnify and hold UMC harmless from any and all liability including attorney's fees arising out of User's use of the above premises or the building of which the facilities are a part or the parking facilities on or adjacent thereto (hereinafter "the facilities") even if such liability is alleged to arise from the negligence of UMC, its employees or agents, or the negligence of any other individual or organization.
3. User shall maintain General Liability insurance with limits of liability of at least \$1,000,000 per occurrence. Such insurance shall name UMC as an additional insured. Such insurance shall apply on primary basis and shall not require contribution from UMC's own insurance. User shall provide a certificate of insurance to UMC evidencing required coverage before using facilities. User understands the responsibility to obtain liability and property insurance is upon the User. It is not the duty or responsibility of UMC to insure the User's use of the facilities.
4. User agrees to abide by and obey all laws, ordinances, and regulations promulgated by any government unit having jurisdiction in UMC's locale; User will not engage in any activities in violation of such laws, ordinances, rules and regulations.
5. To the extent that USER is an individual or a group of individuals, and not a corporation or other business entity, each individual's homeowner's insurance and/or health insurance shall be the primary insurance to the extent that one of the individuals is injured while on the church premises or, is negligent in causing bodily injury to another person or damage to the property in the course of their use of the premises.

**IN WITNESS THEREOF,** the undersigned parties have executed the Agreement as of the day and year first above written.

Signed

\_\_\_\_\_  
(UMC Representative)

\_\_\_\_\_  
(Name of Church)

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(Telephone)

\_\_\_\_\_  
(User Representative)

\_\_\_\_\_  
(Name of User)

\_\_\_\_\_  
(Address)

\_\_\_\_\_  
(Telephone)

## CERTIFICATE OF INSURANCE REQUEST

SEND TO: BRETT NEALIS/MEGHAN BERGERON

E-mail: [kilgarriff\\_unit@grahamco.com](mailto:kilgarriff_unit@grahamco.com)

*Questions filling out this form? Please call 800-564-7040 or Email [Kilgarriff\\_Unit@grahamco.com](mailto:Kilgarriff_Unit@grahamco.com)*

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Your Church Name:

Mailing Address:

City, State, Zip:

Church ID #

Requested by:

Email Address & Phone No.:

Certificate Holder Name\*:

Mailing Address:

City, State, Zip:

Email Address:

\* PLEASE NOTE: The Certificate Holder is the entity/entities requesting proof of your insurance. Examples include: Municipalities holding events you will be attending, rental companies, financial institutions you work with, or the location you are taking a trip to.

---

### Special Instructions:

Date & Description of Event/Rental:

1. Is this a church-sponsored activity?  YES  NO
2. Does the Board of Trustees exercise direct, complete and active control over the finances, properties and operations of the activity?  YES  NO
3. Did the church receive a contract from the certificate holder? If so, please provide us a copy.  
 YES  NO

**IF THE CERTIFICATE HOLDER HAS PROVIDED AN AGREEMENT / CONTRACT AND/OR INSURANCE REQUIREMENTS REGARDING THIS CERTIFICATE REQUEST PLEASE ATTACH THAT DOCUMENTATION WITH THIS CERTIFICATE REQUEST FORM TO YOUR EMAIL TO THE KILGARRIFF UNIT.**



## AUTO IDENTIFICATION CARD REQUEST FORM

SEND TO: BRETT NEALIS/MEGHAN BERGERON

E-mail: [kilgarriff\\_unit@grahamco.com](mailto:kilgarriff_unit@grahamco.com)

Questions filling out this form? Please call 800-564-7040 or Email [Kilgarriff\\_Unit@grahamco.com](mailto:Kilgarriff_Unit@grahamco.com)

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Your Church Name:

Mailing Address:

City, State, Zip Code:

Church ID #

Requested by:

Email Address & Phone No.:

Effective Date of Change:

ADDITION OF VEHICLE

DELETION OF VEHICLE

- Vehicle Year:
- Vehicle Make:
- Vehicle Model:
- Vehicle VIN #
- Garaged Location (City/State/Zip):
- Cost New:

Leased or Financed? Yes  No

If yes, please provide the Name and Address of the Finance or Leasing Company:

*NOTE: We track all vehicle changes. Auto ID cards are issued with "fleet" wording and are not vehicle specific. The same card can be used for each of your insured vehicles in the Commonwealth of Pennsylvania.*

## PROPERTY LOCATION ADDITION/DELETION FORM

SEND TO : Brett Nealis

E-mail: [Bnealis@grahamco.com](mailto:Bnealis@grahamco.com)

*Questions filling out this form? Please call 800-564-7040*

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Church Name:

Mailing Address:

City, State, Zip:

Church ID #

Requested by:

Email Address & Phone Number:

Effective Date of Change:

Purchase of New Land or Building    Sale of Existing Building or Land    New or Updated Appraised Values

Cemetery Operations    Day Care or School Operations    Other, Please Describe \_\_\_\_\_

Property Location:

Use of Building:

Own/Rent:

If Renting please provide # of units and occupancy:

Replacement Cost Values (Building & Contents):

Construction:

Frame/Brick/etc:

Year Built:

Square Footage:

School or Day Care Operations:

Does the operation now have the required licenses?

Days and hours of operation?

Average/maximum number of children each day?

Number teachers and adult helpers?

What is the minimum and maximum age of the children?

Does the operation transport children?

Cemetery Operations or Vacant Land:

# of Acres:

Cemetery - # of burials per year or indicate if maintenance only:



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## PARENTAL CONSENT FORM

This Parental Consent Form gives permission for my child to participate in an activity sponsored by a local church, cluster, district or the Susquehanna Conference of The United Methodist Church. (All portions of this form shall be completed for registration.)

Name of child \_\_\_\_\_ Telephone \_\_\_\_\_

Address \_\_\_\_\_

**I give permission for my child \_\_\_\_\_ to attend and participate in**  
**(full name of child)**

\_\_\_\_\_ **(name, date and time of event)**

**at** \_\_\_\_\_ **(place of event)**

My child has the following physical condition that may require special attention.

( ) Diabetes ( ) Hyperventilation ( ) Convulsions ( ) Seizures ( ) Allergies

( ) Other (please specify) \_\_\_\_\_

Does your child require any special accommodations or have special accessibility needs?

Explain \_\_\_\_\_

(A counselor or youth staff member will contact you to discuss these needs.)

### *Medical Treatment Release and Liability Release*

I hereby authorize event staff to obtain and give consent for medical treatment for my child for such injury or illness that may occur during the event, and hereby hold the event staff and their representatives harmless in the exercise of this authority.

I give permission for my child to be transported in vehicles operated by the adults in whose care the minor has been entrusted while attending and participating in this event.

It is my understanding that the above named participant will be covered by my personal medical insurance. The event provides limited/supplemental medical payment coverage for injuries arising out of the event activities which is payable **in excess** of any other collectible insurance. Payments of any medical injuries not covered by my insurance or the event limited/supplemental medical insurance will be paid by me.

Name of parent/guardian (Please print) \_\_\_\_\_

Signature of parent/guardian \_\_\_\_\_ Date \_\_\_\_\_

Telephone: Home \_\_\_\_\_ Office \_\_\_\_\_

Medical Insurance Carrier \_\_\_\_\_ Group No. \_\_\_\_\_

**This form is made available by the Property and Casualty Insurance Committee of the Susquehanna Conference of the United Methodist Church and may be copied. It has been approved by Conference Chancellor, Conference Trustees and Property and Casualty Insurance Committee.**

# NOTICE OF INSURANCE LOSS

|  |   |  |
|--|---|--|
|                                       | ONCE FORM IS COMPLETE,<br>PLEASE EMAIL TO THE GRAHAM<br>COMPANY<br>Wetzel_Unit@grahamco.com |  |
| SECTION I  |   | Church ID:   |
| Name of Church:  |   | Phone Number:  |
| Address:   |   |  |
| Pastor's Name:   |   | Phone Number:  |
|  |   |  |
| SECTION II   |   |  |
| Date of Loss:  |   | Time of Loss:  |
| Description of Loss:   |   |  |
|  |   |  |
|  |   |  |
| SECTION III – PROPERTY   |   |  |
| Describe Damage:   |   |  |
|  |   |  |
|  |   |  |
|  |   |  |
| Estimate Amount:   |   |  |
|  |   |  |
| SECTION IV – GENERAL LIABILITY   |   |  |
| Claimant Name:   |   | Age:      Phone Number:  |
| Address:   |   |  |
| Injury/Damage:   |   |  |
|  |   |  |
| Member of Church?  |   |  |
| NOTE: ALL ALLEGED SEXUAL MISCONDUCT INCIDENTS MUST BE IMMEDIATELY REPORTED<br>TO YOUR DISTRICT SUPERINTENDENT'S OFFICE |   |  |

Submitted by: \_\_\_\_\_  
 Title: \_\_\_\_\_ Phone Number: \_\_\_\_\_ Date: \_\_\_\_\_

Please report all claims, EXCEPT Workers' Compensation, to the Graham Company:  
 24-Hours 800-564-7040  
 Wetzel Unit, [wetzel\\_unit@grahamco.com](mailto:wetzel_unit@grahamco.com)

- Press 1 to report a New Insurance claim
- Press 2 for a question regarding a previously reported claim
- Press 3 for Automobile additions or deletions
- Press 4 for Certificate of Insurance Request
- Press 5 to Add or Delete a location from the Insurance Property Schedule
- Press 6 for Appraisal Scheduling, Questions, and Requests
- Press 7 for General Questions about the Insurance Program

To report Workers' Compensation claims go to:  
 Jason Mackey, 781-766-5275 ext. 2  
[jmackey@susumc.org](mailto:jmackey@susumc.org)

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# INSTRUCTIONS FOR COMPLETING THE NOTICE OF INSURANCE LOSS FORM

Complete the Notice of Loss Form—page 31—immediately after a loss occurs and submit to:

The Graham Company  
Claims and Account Management Services  
800-564-7040

Press 1 to report a New Insurance claim  
Press 2 for a question regarding a previously reported claim  
Press 3 for Automobile additions or deletions  
Press 4 for Certificate of Insurance Request  
Press 5 to Add or Delete a location from the Insurance Property Schedule  
Press 6 for Appraisal Scheduling, Questions, and Requests  
Press 7 for General Questions about the Insurance Program

- Section I & II Complete Section I and Section II for all claims reported and provide a complete description of the loss.
- Section III Complete this section for losses involving damage to church property. Describe the exact nature of the damaged property and an estimate of the cost of repairs. Report claim immediately if an estimate is not available.
- Section IV Complete this section for losses involving bodily injury or property damage to others. Describe the property damaged and/or injury sustained.

- If an emergency occurs after hours or on the weekend, please report claims directly to the insurance carrier:  
If the Claim is regarding Property, please contact GuideOne: [SCUMC\\_Claims@Sedgwick.com](mailto:SCUMC_Claims@Sedgwick.com)  
For Claims regarding General Liability and Automobile Liability, please contact: [claimsreport@phlyins.com](mailto:claimsreport@phlyins.com)
- When reporting an emergency claim via email, please copy Chris and Barb: [Wetzel\\_Unit@grahamco.com](mailto:Wetzel_Unit@grahamco.com)
- In the event of an emergency claim and you need immediate assistance, please call The Graham Company at 800-564-7040, 24 hours a day, 7 days a week. If you are calling after hours, you will receive instruction on how to reach The Graham Company's Emergency Claims Coordinator.

Questions regarding payments and insurance claim checks, please call the Susquehanna Conference Finance Office at:

(717) 766-5275  
Extension 4  
Ann Watts

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## CONTENTS INVENTORY

Recommendation: Take pictures/video of items and store at another location

|    | <b>Description of Item</b> | <b>Quantity</b> | <b>Cost</b> | <b>Replacement Value</b> | <b>Location</b> |
|----|----------------------------|-----------------|-------------|--------------------------|-----------------|
| 1  |                            |                 |             |                          |                 |
| 2  |                            |                 |             |                          |                 |
| 3  |                            |                 |             |                          |                 |
| 4  |                            |                 |             |                          |                 |
| 5  |                            |                 |             |                          |                 |
| 6  |                            |                 |             |                          |                 |
| 7  |                            |                 |             |                          |                 |
| 8  |                            |                 |             |                          |                 |
| 9  |                            |                 |             |                          |                 |
| 10 |                            |                 |             |                          |                 |
| 11 |                            |                 |             |                          |                 |
| 12 |                            |                 |             |                          |                 |
| 13 |                            |                 |             |                          |                 |
| 14 |                            |                 |             |                          |                 |
| 15 |                            |                 |             |                          |                 |
| 16 |                            |                 |             |                          |                 |
| 17 |                            |                 |             |                          |                 |
| 18 |                            |                 |             |                          |                 |
| 19 |                            |                 |             |                          |                 |
| 20 |                            |                 |             |                          |                 |

Duplicate this page as needed

# LOCAL CHURCH ACCESSIBILITY SURVEY

**This Survey form is made available by the Property, Casualty, Directors and Officers Insurance Committee for use by your trustees.**

Is your church accessible and open to all persons? Are you concerned that you might inadvertently be keeping some people from fully participating in the spiritual and social life of your congregation?

This survey form will help you identify your strengths and weaknesses. Take a few minutes and walk through your church building. What do you see?

*(Check all questions that apply to your local church facilities.)*

## CHURCH ENTRANCE AND HALLS:

|  | Yes | No |
|--|-----|----|
| • Is there a ramp or level entrance to the church door?  |     |    |
| • Are the sides of ramps adequately protected with handrails?  |     |    |
| • Are there directional signs which clearly direct persons to ramps and accessible entrances?                        |     |    |
| • Are there directional signs so people know where to go upon entering the church building?                          |     |    |
| • Is there a church directory to assist visitors in locating the church office, Sanctuary, meeting rooms, etc.?      |     |    |
| • Are there handrails at the church entrance?  |     |    |
| • Are there handrails in the church halls?   |     |    |
| • Are Braille signs and textured doorknobs provided at appropriate places?   |     |    |
| • Are water fountains, coin telephones, bulletin boards, etc. at a height accessible to persons in a wheelchair?     |     |    |
| • Are fire extinguishers, drinking fountains, telephones, etc. recessed into the wall so as not to create obstacles? |     |    |
| • Is snow and ice adequately removed from walkways during the winter months?   |     |    |

Comments \_\_\_\_\_  
 \_\_\_\_\_

**PARKING:**

|   | Yes | No |
|---|-----|----|
| • Are there parking spaces marked, "Handicapped Parking?"                               |     |    |
| • Do you provide valet parking service?   |     |    |
| • Are handicapped parking spaces 1 1/2 times the usual space?                           |     |    |
| • Is there a level approach to the church building from the parking area or the street? |     |    |
| • Is the parking lot well lighted at night?   |     |    |
| • Is snow and ice adequately removed from parking areas during the winter months?       |     |    |
| • Do you provide security patrol in the parking lot at night? Comments                  |     |    |

Comments \_\_\_\_\_  
 \_\_\_\_\_

**RESTROOMS:**

|   | Yes | No |
|---|-----|----|
| • Do restrooms (especially toilet areas) have handrails?              |     |    |
| • Are restrooms wheelchair accessible?                                |     |    |
| • Are toilet stalls large enough for a wheelchair?                    |     |    |
| • Is the sink wheelchair accessible?                                  |     |    |
| • Are mirrors, soap, and towels accessible to persons in wheelchairs? |     |    |
| • Are restrooms accessible to church sanctuary?                       |     |    |
| • Are restrooms accessible to classrooms and meeting rooms?           |     |    |

Comments \_\_\_\_\_  
 \_\_\_\_\_

**DOORS:**

|   | Yes | No |
|---|-----|----|
| • Are exterior and interior doors easy to open?   |     |    |
| • Do church doors swing without conflict to wheelchairs?                                    |     |    |
| • Are there vertical door handles or horizontal door bars rather than slippery round knobs? |     |    |

Comments \_\_\_\_\_

**SANCTUARY:**

|   | Yes | No |
|---|-----|----|
| • Can the sanctuary accommodate wheelchairs?  |     |    |
| • Are several places for wheelchairs provided so that wheelchair users have a choice of seating?              |     |    |
| • Is there adequate lighting on speaker's face to facilitate speech / lip reading?                            |     |    |
| • Is there adequate lighting for reading in all pews?   |     |    |
| • Are large print Bibles available?   |     |    |
| • Are large print Hymnals or Song Books available?  |     |    |
| • Are large print worship materials (bulletins, etc.) available?  |     |    |
| • Is the sound system of good quality and without dead spots?   |     |    |
| • Is there a sound amplification system for the hard of hearing?  |     |    |
| • Are individual hearing devices for the hearing impaired available?  |     |    |
| • Is sign language provided during worship services?  |     |    |
| • Are pews cushioned for added comfort?   |     |    |
| • Are guide dogs permitted in the church sanctuary?   |     |    |
| • Is there a temperature controlled heating and cooling system?   |     |    |
| • Is the altar and chancel area open and without steps for persons receiving the sacrament of Holy Communion? |     |    |
| • Is the altar and chancel area open and without steps for persons receiving the sacrament of holy baptism?   |     |    |
| • Is the altar and chancel area accessible for all leadership during the worship service?                     |     |    |

Comments \_\_\_\_\_

**ELEVATORS:**

|   | Yes | No |
|---|-----|----|
| • Is there an elevator or chairlift in the building?                              |     |    |
| • Does the elevator have buttons low enough for persons in a wheelchair to reach? |     |    |
| • Are Braille signs utilized and placed between 4'6" and 5'6" from the floor?     |     |    |

Comments \_\_\_\_\_  
 \_\_\_\_\_

**TRANSPORTATION:**

|  | Yes | No |
|--|-----|----|
| • Does the church provide transportation for worship and church- related activities?             |     |    |
| • Does the church have a van capable of transporting persons in wheelchairs?                     |     |    |
| • Does the church have arrangements with any agency to help transport persons with disabilities? |     |    |

Comments \_\_\_\_\_  
 \_\_\_\_\_



**CHURCH ADMINISTRATION, LEADERSHIP, WORSHIP AND CHURCH SCHOOL:**

|   | Yes | No |
|---|-----|----|
| <ul style="list-style-type: none"> <li>• Do persons with disabilities participate in and provide leadership for Church Council or Committees and Boards?</li> </ul> |     |    |
| <ul style="list-style-type: none"> <li>• Does your church seriously consider the following?</li> </ul>  |     |    |
| <ul style="list-style-type: none"> <li>- Time of day in planning programs?</li> </ul>   |     |    |
| <ul style="list-style-type: none"> <li>- Effective communication techniques?</li> </ul>   |     |    |
| <ul style="list-style-type: none"> <li>- Style of program presentation and content of material?</li> </ul>  |     |    |
| <ul style="list-style-type: none"> <li>- Accessibility issues when holding a program or event?</li> </ul>   |     |    |
| <ul style="list-style-type: none"> <li>• Are worship services and other special programs taped and provided for the use of homebound and other members?</li> </ul>  |     |    |
| <ul style="list-style-type: none"> <li>• Do persons with disabilities participate in worship and church school as:</li> </ul>                                       |     |    |
| <ul style="list-style-type: none"> <li>- Greeters and Ushers?</li> </ul>  |     |    |
| <ul style="list-style-type: none"> <li>- Liturgists or lay readers?</li> </ul>  |     |    |
| <ul style="list-style-type: none"> <li>- Choir members / soloists?</li> </ul>   |     |    |
| <ul style="list-style-type: none"> <li>- Lay Speaking Ministries?</li> </ul>  |     |    |
| <ul style="list-style-type: none"> <li>- Church School Teachers?</li> </ul>   |     |    |
| <ul style="list-style-type: none"> <li>- Class officers / leaders?</li> </ul>   |     |    |

Comments \_\_\_\_\_

\_\_\_\_\_

# PROPERTY AND CASUALTY INSURANCE COMMITTEE 2024-2025

**Chair**

Rev. Dr. Jennifer Parks-Snyder

**Vice Chair**

Rev. Jay Saldana

Secretary

**Representatives**

Trustees –

Council on Finance and Administration –

Michael Ogden

Cabinet – Rev. Dr. Gary D. Weaver

**Members at Large**

Rev. Audrey Brosius

Ralph Hoyt, Jr.

Rev. Dr. Lew Parks

Rev. Donald Perry

Atty. Roger Woods

Barbara Miller

**Ex-Officio Members without Vote**

Mark Knecht – Conference Treasurer/ Benefits

Officer Rev. Mark Shover – Trustee

Ann Watts – Accounts Receivable, Conference

Office

**INSURANCE BROKER**

**GRAHAM COMPANY**

**Day to Day Service Needs/Certificates of Insurance/Auto ID Cards/General Questions**

|   |
|---|
| <b>Account Management Team</b>  |
| <b>Kilgarriff Unit</b><br>O: 800-564-7040<br><a href="mailto:Kilgarriff_Unit@grahamco.com">Kilgarriff_Unit@grahamco.com</a> |

| Account Executive   | Associate Account Manager   | Account Management Assistants   |  |
|---|---|---|--|
| <b>John J. Kilgarriff, ARM</b><br>Vice President<br>O: 800-564-7040<br><a href="mailto:jkilgarriff@grahamco.com">jkilgarriff@grahamco.com</a> | <b>PJ Hopkins, Jr.</b><br>O: 800-564-7040<br><a href="mailto:phopkins@grahamco.com">phopkins@grahamco.com</a> | <b>Meghan Bergeron</b><br>O: 800-564-7040<br><a href="mailto:mbergeron@grahamco.com">mbergeron@grahamco.com</a> | <b>Brett Nealis</b><br>O: 800-564-7040<br><a href="mailto:bnealis@grahamco.com">bnealis@grahamco.com</a> |

**Claims Reporting and Questions**

| Claims Representative  | Associate Claims Consultant  | Claims Services Assistant  |
|--|--|--|
| <b>Christopher K. Wetzel, Esq., AIC</b><br>Assistant Vice President<br>O: 800-564-7040<br><a href="mailto:cwetzel@grahamco.com">cwetzel@grahamco.com</a> | <b>Stephanie O'Brien, AINS, AIC</b><br>O: 800-564-7040<br><a href="mailto:sobrien@grahamco.com">sobrien@grahamco.com</a> | <b>Barb Bemer</b><br>O: 800-564-7040<br><a href="mailto:bbemer@grahamco.com">bbemer@grahamco.com</a> |

When reporting a claim, please copy both Chris, Barb, and the Wetzel Unit inbox (wetzel\_unit@grahamco.com).

In the event of an emergency claim and you need immediate assistance, please call The Graham Company at 800-564-7040 24 hours a day, 7 days a week. If you are calling after hours, you will receive instructions on how to reach The Graham Company's On-Call Emergency Claims Coordinator.

**Loss Control**

|  |
|--|
| <b>Safety Consultant</b>   |
| <b>Steve Vigland, CSP</b><br>O: 800-564-7040<br><a href="mailto:svigland@grahamco.com">svigland@grahamco.com</a> |

**Program Oversight**

| Producers   |   |
|---|---|
| <b>Thomas P. Morrin</b><br>Senior Vice President<br>O: 800-564-7040<br><a href="mailto:tmorrin@grahamco.com">tmorrin@grahamco.com</a> | <b>Carter Bumgardner</b><br>O: 800-564-7040<br><a href="mailto:cbumgardner@grahamco.com">cbumgardner@grahamco.com</a> |

# DIRECTORY

|                                      | <b>Name</b> | <b>Address</b> | <b>Telephone Number</b> |
|--------------------------------------|-------------|----------------|-------------------------|
| Pastor                               |             |                |                         |
| Assistant                            |             |                |                         |
| Secretary                            |             |                |                         |
| Church Safety & Loss Control Manager |             |                |                         |
| Organist                             |             |                |                         |
| Choir Director                       |             |                |                         |
| District Superintendent              |             |                |                         |
| Trustees                             |             |                |                         |
|                                      |             |                |                         |
|                                      |             |                |                         |
|                                      |             |                |                         |
|                                      |             |                |                         |
|                                      |             |                |                         |
| Custodian(s)                         |             |                |                         |
|                                      |             |                |                         |
| Lay Leader                           |             |                |                         |
| PPR Chairperson                      |             |                |                         |
| Insurance Broker                     |             |                |                         |
| Insurance Inspector                  |             |                |                         |
| Appraiser                            |             |                |                         |
| Fire Dept.                           |             |                |                         |
| Police Dept.                         |             |                |                         |
| Doctor                               |             |                |                         |
| Ambulance                            |             |                |                         |
| Hospital                             |             |                |                         |