

HOW ARE WE DOING	YES	NO	WORKING ON THIS
Does someone in the congregation have a working knowledge of church insurance coverage and terminology?			
Have we considered the AM Best rating of our insurance carrier?			
Do we receive regular risk-management information from our insurance company regarding steps to make our facility, people and resources safer?			
Do we get a property appraisal done every few years to determine our property's value?			
Do we have an inventory of all church-owned contents stored off-premises in case of a total loss?			
Does our property coverage adequately insure us at the value of replacing our facility and its contents?			
Do we have adequate general liability coverage compared to other churches our size and with similar ministries?			
Do we have a separate sexual misconduct policy with sufficient limits?			
Have we discussed with our board and insurance agent the need for directors and officers coverage?			
Have we discussed pastoral professional liability insurance with our agent?			
Do we understand our state's workers' compensation laws and have adequate coverage to protect our workers and our organization?			
Do we have at least a \$1 million umbrella liability policy to cover us beyond our general liability coverage?			
If our pastor lives in a church-owned residence, do we have a minister's personal liability coverage policy?			
To protect us in the case of theft or embezzlement, have we discussed with our agent the need for employee or volunteer dishonesty coverage?			
If we own or rent vehicles for church business, do we have sufficient auto liability, non-owned and hired, and physical damage coverage for rented vehicles?			
Have we adequately discussed the need for employment practices liability insurance for our church?			