



Striving Towards Excellence Philippians 3:14

Renter's Insurance

Is Your Pastor's Personal Property and Liability Covered?

Church insurance is designed to cover property owned by the church and the liability of the church. But what about your pastor who lives in a church owned parsonage? In most cases, a pastor's personal property and personal liability is *not* included on a church insurance policy. So how can a pastor (or other staff member) living in a parsonage, ensure that they are insured? This is where a Renter's Policy (or HO-4) comes in to play.

An HO-4 is much like any other homeowners insurance policy except that it does not insure the home. This works very well for pastors who live in parsonages or rented homes/apartments. These policies are usually very affordable. While the church's insurance policy can cover the parsonage building, not all insurance companies can provide the pastor with personal property or personal liability coverage.

Through an HO-4, we are able to insure the pastor's personal items. This includes many items you might think of such as clothes, furniture, electronics, dishes and linens, etc. It can also include items you may not think of, such as the pastor's lawn mower, an ATV, kayaks, garden tools, etc. These items, owned by the pastor, cannot typically be added to a church insurance policy as they are not owned by the church. (continued)

CHUPP AGENCY UPDATE

It's been a busy summer of visiting churches and non-profits across Michigan and into Indiana. We've enjoyed traveling from Sturgis to Marquette, South Bend to Detroit... and beyond. It has been a great experience getting to know new pastors and staff members as well as reconnecting with those of you we have known for years.

Covering the great states of Michigan and Indiana would prove time consuming if it were not for the help of Kameron Mills. He joined Chupp Insurance in January 2018 and has been hard at work ever since. He is based in Ludington which allows him to reach the northern part of Michigan more quickly than those of us down in Sturgis. If you've not had the pleasure of meeting Kameron, we hope you will soon.

Our agency appreciates all those we have had the privilege of meeting and working with. It's because of the relationships we have built and continue to develop that we press on with our work. Serving as the risk management arm of the Body of Christ is a real honor and privilege. We are here to serve you and your ministry in the best way we can.

Rodney Chupp, CIC



Fall Maintenance Tips

As fall settles in around us, there are several steps churches can take to care for their building and properties. Following through on the items below will not only help with the longevity of your property, but also lessen the chance of a major claim.

Clean Downspouts and Gutters – Falling leaves, as well as debris from summer storms, should be removed from all gutters and downspouts so rain water and melting snow can easily be carried away from your buildings. Make sure that downspouts move the water away from the foundation as well as from walk ways.

Prevent Critter Entry – Trim back trees and shrubs so there are no “bridges” to your buildings. Repair broken windows or screens. Close off any foundation cracks, gaps around utility lines, pipes, and wiring, and loose or missing siding or roof shingles. It is best to use copper mesh, coarse steel wool, sheet metal, or mortar as opposed to caulk which rodents can chew through.

Service HVAC and Chimneys – It is a good idea to change HVAC filters at least twice a year. Schedule an HVAC inspection if it has been more than a year since your last inspection.

Prep Plumbing – Disconnect and store any outdoor hoses. Insulate and/or shut off water supply to and drain outdoor spigots. If indoor pipes are located near exterior walls, be sure to insulate them to prevent freezing.



CHUPP INSURANCE AGENCY

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PROTECTING YOUR PEOPLE

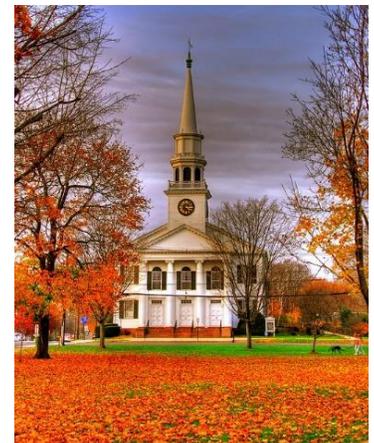
E-mail Address Request

Do we have correct e-mail addresses for your ministry contacts? Send them to audra@chuppinsurance.com so we can keep you informed and up to date with news you need to know.

Renter's Insurance (continued)

In addition, a pastor should have his/her own personal liability which is included on an HO-4. This is coverage that protects the pastor and their family if injury to another occurs or a lawsuit is brought against them personally. We typically use a policy that includes what is called “Comprehensive Personal Liability” coverage. This state-of-the-art liability coverage not only protects the pastor’s family if someone slips, falls, or is hurt at the parsonage, but it also provides liability coverage away from the home premises. This could include an injury to another during a ball game, a hunting incident in a far off woods, and things such as youthful play bringing harm to another child at church, school, or on a playground.

Our agency would be happy to review your church’s current insurance policy to see if your pastor, living in the church’s parsonage, is properly covered. We can prepare a quote for your pastor or staff member that includes their personal items (the things they need to live) as well as risk to loss of electronics, jewelry, collectables, personal liability and resulting medical payments, etc. We can work together to develop a custom policy to meet your pastor’s specific needs.



**There is a time for everything,
and a season for every activity
under the heavens.**

Ecclesiastes 3:1