

# Water, Water Everywhere!

You may find yourself surrounded by water while at your church due to the recent, rapid and abundant rain here in Maryland, D.C, Virginia, and Delaware. Some of you may be just finding out (the hard way) that **many church insurance companies have limited coverage for water-related losses. How? Your claim may have been denied!**

**Insurance Board**, a recognized ministry of PCUSA, provides churches with exceptional coverage in the industry for water-related claims. To our knowledge, no other insurer comes close to the breadth of water coverage in our policy, or the dollar amount of limits that we provide.

## Case Studies

- Rain and snowmelt cause areas of surface water runoff, which flows into your church basement, damaging carpet/walls
- Wastewater in your church backs up through drains, filling your church basement with dirty water and sludge
- Ice creates “dams” along your church’s roofline, causing snowmelt to back up under shingles and damage the interior of your church
- A nearby river overflows, covering land that is normally dry and inundating your church buildings

COVERED

COVERED

COVERED

COVERED

**When other insurance programs say “No,” we say “YES”.**

In fact, the breadth of coverage for water-related damage on our property insurance forms is one of the most distinctive parts of Insurance Board’s property coverage for church buildings. Some of the coverage may require the addition of an endorsement to your policy. With the help of your **Baltimore, National Capital, Shenandoah, and New Castle Insurance Board representative, Linda Senez** you can design a policy that covers almost every conceivable way that water can suddenly and unexpectedly damage your church.

What is Insurance Board? We are a Business Partner with the Presbyterian Church Camp and Conference Association - a faith-based insurance program run by church people for church people. The Insurance Board is recognized by the Presbyterian Mission Agency as an insurance provider that meets their guidelines for their churches. We have launched a Sexual Abuse Prevention 24 Hour HelpLine for the churches and ministries within Presbyterian Church (USA) and we offer many other free resources related to people safety.

We provide property and liability insurance for your Synod, Baltimore, National Capital, Shenandoah, and New Castle PCUSA churches. How can we be of service to you? **Call Linda Senez at 443.345.1055.**

*DISCLAIMER: All statements of coverage are subject to insurance policy provisions. This communication, along with any attachment, does not amend, extend or alter the coverage terms, exclusions and conditions of insurance policies referenced herein. Policy language is controlling and supersedes.*

*Our insurance serves you so you can serve God.*

