Mailing Address:
Post Office Box 1995, Harrisonburg, VA 22801
Phone (540) 433-2382

April 10, 2026

Dear Church Family:

I'm writing to encourage you to take advantage of the benefits offered by Brotherhood Mutual Insurance Company's Ministry Partner Program.

We have made Brotherhood Mutual® the preferred property and casualty insurance provider of Shenandoah River District because we appreciate their exclusive commitment to serving Christian ministries. The company provides high-quality insurance protection and services, including mission protection, workers' compensation, and auto insurance. They also offer affordable payroll and HR solutions, as well as access to employee health benefits.

Because they want to see ministries thrive, the company provides free risk management guidance to help all of our congregations avoid incidents that can cause property or financial loss, such as theft or fraud, misconduct, storm and water damage, or work-related injuries.

We encourage you to check out their online Safety Library, where you'll find articles, overviews, checklists, and guides on nearly any risk a congregation could face. Plus, you have access to their free Legal Assist℠ service, where you can search online for guidance to frequently asked risk management questions or use their response service to ask a more complicated question. Bookmark this page for access to these tools and more: www.brotherhoodmutual.net/mpp.htm##

Brotherhood Mutual cares deeply about ministry and helping our association's members manage the challenges we face in today's world. For the benefit of your congregation, we encourage you to explore all that Brotherhood Mutual has to offer.

Here's how to learn more:
1. **Call Brotherhood Mutual:** 888-674-4060
2. **Reach out to our preferred insurance agent:**

Sanford INSURANCE

Herb Bennett
herb@sanfordinsuranceva.com
434-609-3535 cell
www.sanfordinsuranceva.com

3. **Visit the Ministry Partner page:** www.brotherhoodmutual.net/mpp.htm##

If I can answer any questions you have about our experience with Brotherhood Mutual, just let me know.

Blessings,

Rev. Dr. Kyungsuk Cho
District Superintendent Shenandoah River District

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