

Protecting Your Church

Preventing the Most Common Property Insurance Claims

Wind • Roofs • Water • Frozen Pipes • Electrical • Trees

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The Property Losses We See Again and Again

Many major losses begin with ordinary building problems.

WIND

Roofs, steeples, siding, exterior equipment

WATER

Plumbing, roofs, water heaters, HVAC, condensation and Sump pumps.

FREEZE

Burst pipes and heating failures

ELECTRIC

Install battery back ups, replace aged or outdated unsafe equipment. Install surge protectors for protection.

TREES

Dead limbs, decay and storm damage

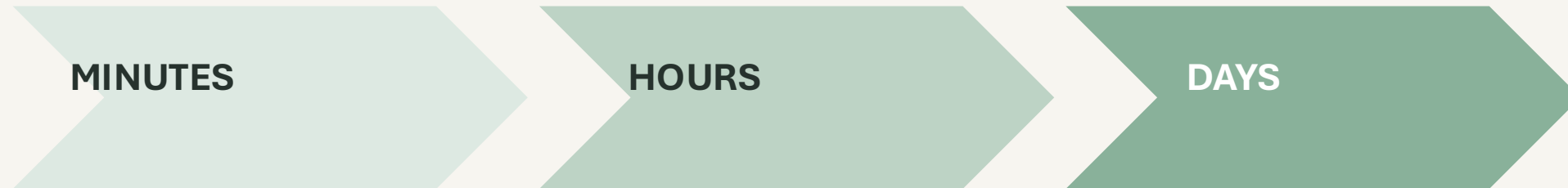
DELAY

Damage that grows because no one finds it

~2 MIN

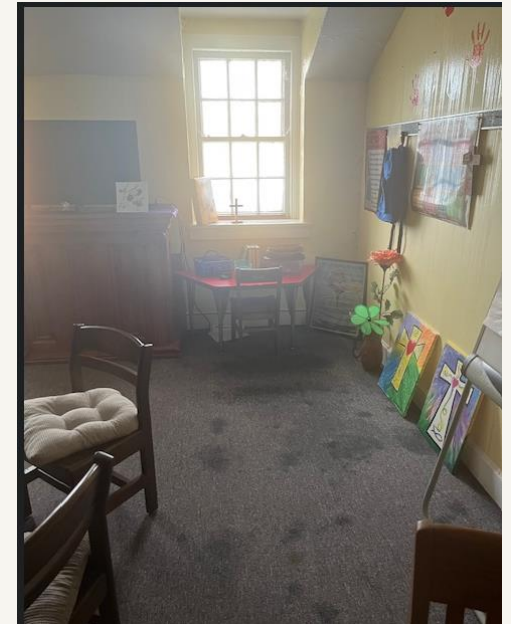
The Most Expensive Ingredient: TIME

The same failure can become a very different claim depending on when it is discovered.



- Localized damage
- Flooring, drywall and contents
- More demolition, drying and potential microbial growth

Church reality: portions of the building may sit unused for days.



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Roofs & Wind: Your Building's First Line of Defense

Inspect, maintain and respond before a small weakness becomes interior damage.

ROOF & EXTERIOR CHECKS

- Annual professional roof inspection
- Flashing, penetrations and roof drains
- Gutters/downspouts clear of ice and debris
- Steeple, siding and exterior equipment
- Trim trees near buildings
- Secure loose exterior items before storms

WATER MANAGEMENT

- Address minor roof wear promptly
- Make sure water drains away from the building
- Inspect interior ceilings for staining
- Document inspections, repairs and photos
- After significant wind, safely check for visible damage
- Use qualified, insured contractors—not volunteers on roofs

Keep a roof file: age • inspections • repairs • photos • warranties • contractor information

SERVPRO

Frozen & Burst Pipes

Winter losses are especially dangerous in buildings that are not occupied every day.

- Maintain adequate heat throughout the building
- Service the furnace before winter; heating failure can lead directly to frozen pipes
- Inspect plumbing and surrounding insulation for leaks and corrosion
- Insulate vulnerable pipes and protect exterior plumbing
- Use temperature and water-leak monitoring devices
- Know the main water shutoff—and have more than one person who can respond

BEGIN WINTERIZING EARLY

Weatherstrip windows and doors

Check windows for cracks, drafts and proper latching

Stage salt, shovels and winter equipment

Check seasonal equipment before the first storm

Sump Pumps, Drainage & Water Backup

The equipment you rarely think about can become critical during the worst storm.

TEST

Confirm the pump operates

BACKUP

Battery, generator or secondary pump

ALARM

High-water notification

DRAIN

Verify discharge lines

GRADE

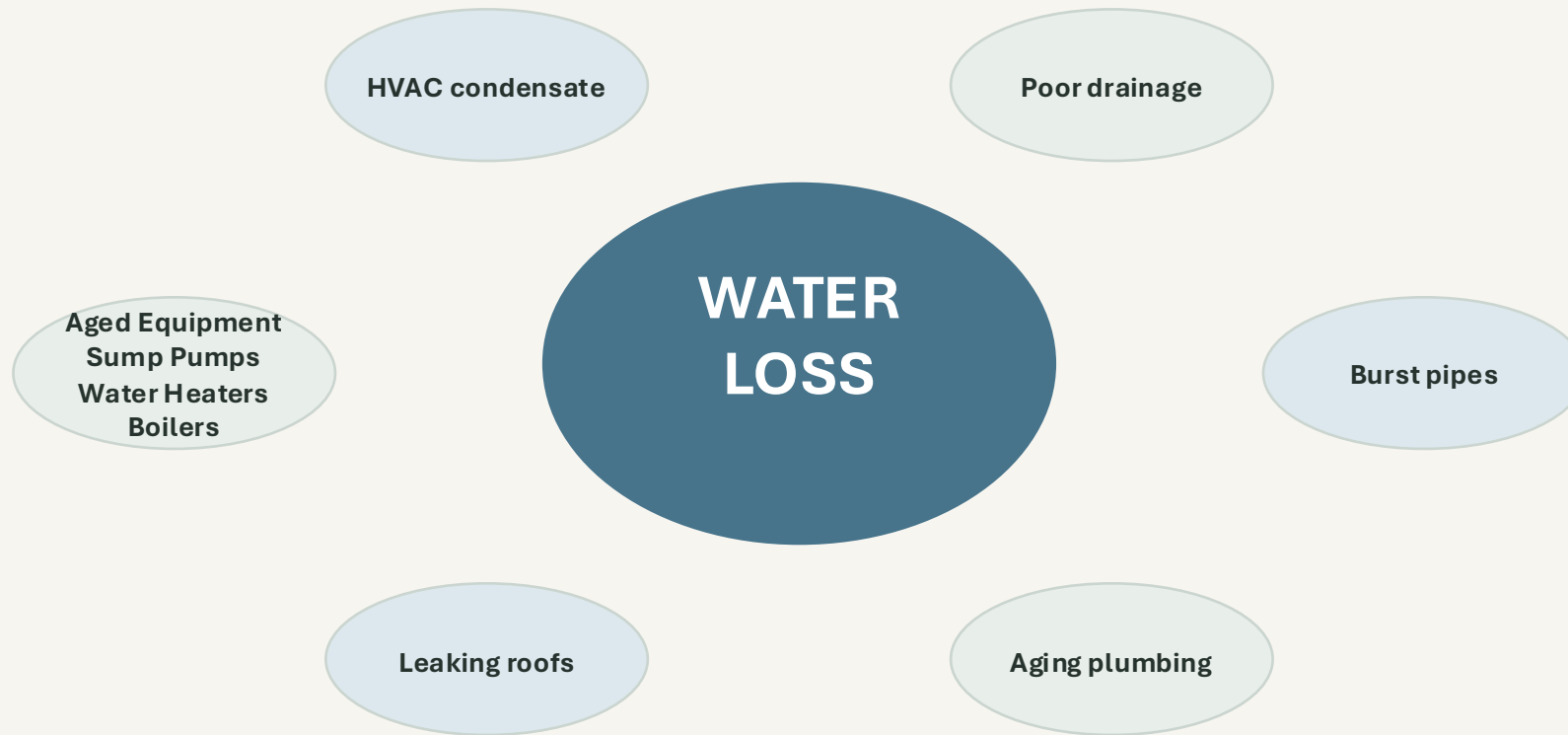
Make sure water drains away

GUTTERS

Keep downspouts clear and extended

Water Damage: Look Beyond the Obvious

Water losses remain among the most frequent and disruptive property claims for churches.



Prevention: inspect annually • replace aged equipment • consider automatic water shutoff devices
Consider water alarms

~2 MIN

Water Damage: What You Do in the First Hour Matters

Stop. Protect. Document. Call.

- 1 **Protect people**
- 2 **Stop the source—if safe**
- 3 **Protect unaffected property**
- 4 **Photograph & document**
- 5 **Begin mitigation**
- 6 **Notify insurance promptly**

DON'T WAIT FOR THE ADJUSTER

Reasonable emergency steps should be taken to prevent additional damage.

Safety first: do not enter standing water where electrical hazards may exist.

Save damaged items when practical and document before disposal.

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Know Where Your Shutoffs Are

Do not figure this out during an emergency.

WATER

Main and zone shutoffs

GAS

Emergency shutoff

ELECTRIC

Main panels

FIRE

Protection systems

Create a simple building diagram. Label shutoffs. Train multiple people. Keep the information accessible.

~1.5 MIN

Trees & Exterior Property

Healthy-looking does not always mean healthy.

WATCH FOR

- Dead limbs
- Leaning trees
- Root damage
- Cracks or splits
- Disease or decay
- Branches over roofs or utility lines



TAKE ACTION

- Use qualified, insured tree professionals
- Trim trees near buildings
- Recheck after severe wind
- Keep exterior equipment secured
- Document recommended work and completion
- Do not use volunteers for hazardous tree work

~2 MIN

Seasonal-Continual Building Readiness

A property loss often starts with a maintenance item no one owned.

BOILER/FURNACE/HVAC

Boiler/Furnace Service before winter
Air conditioning/dehumidifiers before summer
Keep records of all maintenance & repairs

FIRE SAFETY

Service extinguishers; test detectors
Record and document
Create a check list –make sure its completed

WINDOWS

Cracks, drafts, latches

EQUIPMENT

Inspect seasonal equipment
Prepare for upcoming weather
Create a maintenance calendar
If outside companies complete this work
Obtain COI's

PLUMBING

Leaks, corrosion, insulation

LIGHTING

Walk the property at dusk
Make sure all areas are well lite
Assists to prevent falls as well as avoidance of crime

ACORD
CERTIFICATE OF LIABILITY INSURANCE
DATE (MM/DD/YYYY) 05/18/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER: [Redacted] Insurance Agency, LLC
[Redacted] IL 0068

INSURED: [Redacted] LANDSCAPE CONSTRUCTION, INC
[Redacted] UNIT 282
[Redacted] IL 600

COVERAGES: CERTIFICATE NUMBER: 00000929-260407193105 REVISION NUMBER: 2

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. *LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. LIMITS SHOWN ARE INCLUSIVE OF AMOUNTS REQUESTED BY THE CERTIFICATE HOLDER AND MAY NOT REFLECT POLICY LIMIT AMOUNTS IN EXCESS OF THOSE REQUESTED. *Not Applicable in WI.

NO.	TYPE OF INSURANCE	ADDITIONAL INSURED	POLICY NUMBER	POLICY EFF. DATE	POLICY EXPIRATION DATE	LIMITS
A	COMMERCIAL GENERAL LIABILITY CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PROJECT ☐ LOC OTHER:		[Redacted]	11/04/2025	11/04/2026	EACH OCCURRENCE DAMAGE TO RENTED PREMISES (Per occurrence) MED EXP (Any one person) PERSONAL & ADV INJURY GENERAL AGGREGATE PRODUCTS - COMPOS AGG
A	AUTOMOBILE LIABILITY ANY AUTO OWNED AUTO ONLY HIRED AUTO ONLY	☒ SCHEDULED AUTO NON-OWNED AUTO ONLY	[Redacted]	11/04/2025	11/04/2026	COMBINED SINGLE LIMIT BODILY INJURY (Per person) BODILY INJURY (Per accident) PROPERTY DAMAGE (Per accident)
A	UMBRELLA LIAB EXCESS LIAB	☒ OCCUR CLAIMS-MADE	[Redacted]	02/06/2026	02/06/2027	EACH OCCURRENCE AGGREGATE
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY (ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED) (Mandatory in WI) If yes, describe work DESCRIPTION OF OPERATIONS/INDUSTRY	Y/N N/A	[Redacted]	03/15/2026	03/15/2027	E.L. EACH ACCIDENT E.L. DISEASE - BA EMPLOYER E.L. DISEASE - POLICY LIMIT

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
Landscape/Hardscape Contractor

CERTIFICATE HOLDER: First United Methodist Church of [Redacted]
[Redacted] IL 600

CANCELLATION: SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE: [Redacted] (SWR)

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~2 MIN

Your Emergency Contact Sheet

Create it before the loss—and keep a copy inside & outside the building.

- 911 / emergency services
- Pastor / church leadership
- Trustees / Delegate tasks
- Insurance contact
- Plumber / electrician / HVAC
- Roofer / tree contractor
- Restoration company
- Utility emergency numbers

Keep copies on and off-site.

~1.5 MIN

Turn Prevention Into a Routine

A simple documented calendar is more useful than a plan nobody follows.

MONTHLY

Building walkthrough • leaks • sump pump

SEASONAL

HVAC • gutters • drains • exterior

BEFORE WINTER

Heat • pipes • shutoffs • winterization

AFTER WIND EVENTS

Roof/exterior visual check • trees • interior water

ANNUALLY

Professional roof • major systems • tree review

~2 MIN

Five Things to Do This Month

Start with actions every church can take.

- 01 — **Locate & label water shutoffs**
- 02 — **Test sump pumps and backup power**
- 03 — **Inspect roofs, gutters, drains & drainage**
- 04 — **Identify vulnerable pipes and cold areas**
- 05 — **Create or update the emergency contact sheet**

~1.5 MIN

Protect the Property. Protect the Ministry.

Prevent what you can. • Identify problems early. • Respond quickly. • Document everything.

Questions?

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