

What Every Church Should Know:

IN CASE OF DAMAGE

*to UMC property (churches, parsonages, other buildings, vehicles, etc.).
All Florida Conference United Methodist Churches, Districts, and Conference Entities
participate in the Conference-Wide Insurance Program.*

WHAT IS COVERED?

- **All property owned by the UMC** and the contents of that property **are covered** by our conference-wide insurance program, with the following exception:
- Furniture, clothing, computers, books, vehicles and other personal **items owned by pastors and church staff are NOT covered** by our conference insurance program.

BEFORE IT HAPPENS -- HOW CHURCHES CAN PREPARE:

- **Establish** an individual (and a back-up individual) to serve as **contact person** for insurance. **Write down their names, phone numbers, addresses, along with exact directions to these persons' homes.** (If phones are inoperable, these directions become vital.) Make sure all church leaders have this information. When the claim is filed, this contact information will need to be provided. The contact person will need to meet with the insurance field adjuster and provide access to the inside of damaged property so the adjuster can complete the assessment. Be certain the contact persons have all necessary keys or have ready access to them.
- **Make sure church leaders and contact persons can give directions to all church property using landmarks as guides.** Field adjusters will need to find damaged property and street signs may be missing.

IN CASE OF DAMAGE, EACH CHURCH THAT SUFFERS DAMAGE SHOULD:

- **Immediately file a claim** by calling the **Risk Management Department @ 1-800-282-8011 Ext 144 or Ext 199.** You may also email your claim information to Riskmanagement@flumc.org. If emailing your claim, please include the following information: The Full name of the church, the name of a contact person and their phone number(s), the damaged property's physical address and a brief description of the damage. Your claim information will be taken and forwarded to *Cramer, Johnson & Wiggins (CJW)* our property claims adjusters. **Future requests for claim status and questions should be directed to CJW at 1-800-779-4259 Ext 3064.**
- **Notify the district office**
- **Make an inventory** of damage. Use photographs and video to record damage to structures and contents. Narrate video to describe damage.
- Take immediate action to **minimize further damage** to property and contents, but do not put volunteers or others at risk (climbing on steep roofs, working around downed power lines, etc.).
- **Keep receipts** for temporary repairs done to prevent further damage, so those costs can be reimbursed.
- **Keep a detailed log** of all calls, contacts, and activities related to claim, including contacts with CJW.

WHAT CJW WILL DO:

- After a claim is filed, a CJW field adjuster will be assigned to visit the site to assess damage.
- In case of multiple simultaneous claims, field adjusters go first to severe claims, then to less severe claims.
- The field adjuster will produce an assessment of the damage and an estimate of repair costs.

WHAT THE CHURCH DOES NEXT:

- With CJW estimate in hand, consult one or more established, licensed, bonded, and insured contractors.
- Obtain at least one quote for repair.
- If quote matches CJW estimate in scope and cost, proceed with the repair.
- **At every step, keep the claims adjuster advised of the repair process. This will help avoid reimbursement problems.**
- If scope and cost of repair differ from CJW estimate, contact CJW and conference risk management office.

IF QUESTIONS ARISE:

Contact Marilyn Swanson, Sandy Lovern or LaNita Battles in the Conference Risk Management Office, 1-800-282-8011.

(Ext 137, Ext 144, Ext 199) or send an email to Riskmanagement@flumc.org

WHAT DISTRICT OFFICES CAN DO:

- Keep a list of all damaged churches and other property in district. Note the type of damage.
- Keep a record of the contact person for each church.

- Check in with the conference risk management office to make sure everyone has all relevant information.
- Help facilitate the filing of claims for churches where power and/or telephone service is out.
- Encourage churches with little damage to help suffering churches file claims and prevent further damage.