



*"From Where I Sit ..."*

## **What your Church needs when the Floods come!**

As I write this article, we are at the height of hurricane season. Less than two weeks ago Hurricane Harvey made landfall in Texas and became the most damaging storm in 500 years. The damage done to southeastern Texas and later Louisiana, as shown in the photo at the right, was the most expensive in our history.



Even as these two areas struggle to put their lives back together and rebuild their homes, three new hurricanes are in the Atlantic Basin: Irma, Jose, and Katia. Although Jose is not expected to make landfall and Katia is expected to go ashore deep in Mexico, Irma not only is projected to engulf the entire peninsular of Florida it is also expected to make landfall as one of the most powerful storms in recent history. The photo to the left depicts earlier damage by Irma to one of the Islands in her path. The potential for loss of life and severe damage in Florida is huge and anyone in the initial landfall path of Irma is at great risk.

Flood insurance is very expensive and sometimes difficult to obtain, yet as far as possible, every Church should have some protection from floods. As the CME Church rolled out its new Fire and Casualty Insurance Plan on June 1<sup>st</sup> (*the 1<sup>st</sup> day of hurricane season*), one of its many benefits is blanket Flood insurance coverage for all its participating churches except those in Flood Zones A & V. This is a benefit that has been missing from the CME Plan since 2002.

For those churches in Zones A & V that are not able to be covered under the Fire and Casualty Insurance Plan, our Broker, Arthur J. Gallagher, is willing to assist them to secure flood insurance through the "National Flood Insurance Program" or other carriers specializing in flood coverage. What our local church Trustees should know is that all property located in Flood Zone V are required to have flood insurance.

As mentioned earlier, blanket flood insurance is one of several additional benefits included in this new Plan. Others include earthquake insurance, increased property insurance, sexual or physical abuse or molestation coverage, directors & officers' coverage and coverage for church owned and operated daycare centers. These increased benefits are offered at competitive rates. Coverage is also offered for church owned vehicles and workers compensation. Officers of churches, not presently included in the CME Fire and Casualty Insurance Plan, who are interested in securing more information or a quote for coverage may contact Mrs. Audrey Johnson, (901) 345-4100 or [AudreyJohnsonGBPS@gmail.com](mailto:AudreyJohnsonGBPS@gmail.com), for a professional and timely response.

When the floods come, its best for your church to already have flood insurance that is designed to make your church whole. *Or at least that's the way it looks to me...*

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Personnel Services Webpage of the CME Website at [www.thecmechurch.org](http://www.thecmechurch.org))