



Religious Organizations Use The Insurance TOOLE

TOP Four Reasons to Use The Insurance Toole

- 1. We evaluate your unique church to determine your overall insurance needs not just copy your present coverage's even at renewal. A basic church policy may NOT be sufficient for your organization. Offer specialized insurance coverage for churches, and other religious organizations making sure you are not under or over insured.
- 2. Claims: Streamlined and Stress-Free. We will personally handle any claim arising from start to finish. We promise you we'll make it as hassle-free as possible.
- 3. Benefits of choosing a local agent. We will come to you; face-to-face meetings in addition to telephone calls and email communication. We can meet with your board to go over coverages, potential gaps, and unique exposures.
- 4. We don't simply sell insurance; we offer real solutions customized for your organizations specific needs.



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Se Habla
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Religious Organizations

Use **The INSURANCE TOOLE**
to cover the RISK.
So, you can Focus on the things
that matter!



- ☛ When is the last time you or someone else at your organization reviewed your insurance policies and overall program?
- ☛ When did you last ask your insurance professional about whether you have the best coverage terms available for the policies you have purchased and whether there are other coverages that you should consider?
- ☛ Has your organization undergone any recent expansion of programs or services or acquisition of other organizations or programs, and if so, have you considered the effect of that expansion or acquisition on your risk exposures and your insurance coverage?

When it comes to insurance coverage, religious organizations face unique challenges and requirements unlike those of any other organization. These can include everything from liability for day-care facilities, camps and schools to workers' compensation insurance for employees and even volunteers, everything from injury to members as they move around your facility, unexpected damage to property, vandalism, even the loss of tithing should services be interrupted over an extended period due to fires, floods, etc. Other potential losses:

- ❖ Injuries to youths engaged in church activities
- ❖ Officers' protection should there be a claim against the church
- ❖ Loss from a fund raiser or church sponsored event

Plus many more. That is why it is important to work with a firm that specializes and understands the unique needs and specific exposures of religious organizations.

- ☛ NOT ALL church insurance policies include the above coverage!

At The Insurance Toole we offer an unmatched depth of resources when it comes to developing custom-fit insurance solutions for your organization.

We provide programs for all the various types of coverage you need to control your risks and run an organization with fewer worries.

"I'm delighted to commend to you John Toole, and the Toole Insurance Agency. Customer care and personal service are what sets The Insurance Toole apart from our previous experience. I like having an agent that is working for the customer, for me, not just for the company. They're accessible when we need them and always working behind the scenes to make sure we're adequately covered at the best possible rate! Our church has had an excellent experience with The Insurance Toole and I wholeheartedly recommend them to all my friends in ministry."

Pastor Dennis Land,
International Church of Nacogdoches

"Toole Insurance has saved us thousands of dollars on the same or better coverage. Our claims have been promptly paid and on more than one occasion, they have sat down with me in my office and explained our needs and the type of coverage available for us."

Pastor Kevin Poage,
Clawson A/G, Pollok, TX



800-256-4741

The Insurance Toole would love the opportunity to assist you in understanding what coverages you have, what coverages are available and what coverages you might consider. We understand the challenges that face you every day in the administration of your church, temple etc. That's why we took the time to find the best church insurance plans available, and to offer them to you. Our experienced agents can help you find the single plan that best fits your needs and your congregation.

Benefits of this program

General Liability limits up to \$1,000,000 are available with Umbrella limits available up to \$10,000,000. Some of the coverage features also available:

Liability

Comprehensive General Liability- Limits to \$3 mil
Abuse & Molestation coverage available for qualified accounts
Personal Injury Liability
Employee Benefits Liability
Volunteers and Church Members as Additional Insureds
Coverage for Fund-Raising Events
Amended definition of bodily injury to include mental anguish

Property

Blanket Limits with large in house capacity.
Special Causes of Loss on Building, Contents, Loss of Income and Extra Expense
Water Backup of Sewers & Drains or Sumps-\$25,000
Sign Coverage
Stained Glass Coverage
Ordinance & Law Coverage- Included up to Building Limit
Fine Arts- \$25,000
Agreed Value Endorsement available w/property appraisal

Automobile

15 passenger vans and buses are acceptable exposures
Non owned and Hired car coverage
Volunteers as Insureds coverage available
Hired Car Physical Damage
Rental Reimbursement for Private Passenger Vehicles

Crime and Fidelity

Employee Theft (Blanket Fidelity), Money & Securities, Forgery/Alteration

Directors and Officers Liability

Coverage for defense costs for any actual or alleged breach of contract agreements, except breach of employment contract claims-\$25,000
Coverage available for breach of employee contract claims
Primary limits up to \$5,000,000 with excess limits available

This document outlines in general terms the coverages that are available. All policies must be examined to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage.