



LETTER FROM THE PRESIDENT

At Southern Mutual Church Insurance, we believe that it is important to nurture the body as well as the soul and spirit. When any member of your church's staff is injured, the amount of the claim is not the only issue. There also are factors such as lost time on the job that shift more duties to others as well as the pain the injured worker must endure.

On-the-job safety is an issue we at SMCI will be talking about a lot, both in this edition of Gatekeeper and in a series of seminars we are creating to help our churches take precautions to protect their workers. Though dates are not yet firm, we are looking at getting started in the fall. Churches interested in participating should contact Matthew Quinton at 800.922.5332 in early September for details.

The new seminars, along with the existing training programs we regularly offer, are one way we support our churches. We also offer loss-control evaluations to help our policyholders assess risk, and we will examine your coverage with you to make sure you have the proper amounts. Southern Mutual Church Insurance remains as strong today as it was when it was founded in 1928 for the sole purpose of serving churches. We will remain strong because we are dedicated to providing the protection and services that our churches need to remain strong as well.

I hope you will contact us if you would like additional information about any products or services we offer or if you have ideas about how we can improve. Call us at 1-800-922-5332.

Robert Bates, CPCU, CRM, CIC, AIS

President & CEO
Southern Mutual Church Insurance Company

Turn to SMCI for Growing Needs

Southern Mutual pledges to be there for our policyholders in their time of need, whether they are recovering from a fire or growing to meet a growing congregation's needs.

That is why we are happy to offer mortgage loans to our member churches. From building a new wing to sprucing up Sunday School classrooms, we can help with your project.

SMCI offers loans of up to \$300,000 for remodeling, renovation or expansion. We offer competitive rates, and we can have the check in your hands a month to six weeks after receiving your paperwork.

Call 800.922.5332 and speak to Donna Baughman in our Mortgage Loan Department to learn more.

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Our Promise To You: Our Rates Will Not Rise for 3 Years

The world can be full of surprises – storms, theft or vandalism, fire and even litigation. Southern Mutual Church Insurance believes one place you shouldn't find surprises is your insurance bill. That's why we offer protection at rates that are guaranteed the same for three years on our Commercial Package Policy. Call us today at 1.800.922.5332 to learn more about the coverage

Emergency Claims Line Makes Reporting Easy

From water damage or theft to fire or vandalism, problems have a way of cropping up after business hours. That is why Southern Mutual Church Insurance has a 24-hour emergency claims hot line.

Simply call 1-800-922-5332 or 1-866-424-0381 after hours to report your emergency claim. We will put you in contact with a claims representative as soon as possible.

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CAUTION

Workplace Injuries: How To Avoid The Most Common Problems.

You can replace a building, and you can repair a roof. When people are hurt, though, there is a greater cost in terms of suffering.

We see the claims, and we hear about the lost work time. That is why we are planning a series of seminars on workplace safety. In the meantime, here is a rundown of common problems and precautions our churches can take to protect their most valuable asset - people.

Daycare injuries

From the tripping hazards of tiny toys to the strains of lifting, caring for children can cause injuries.

Workers can take precautions to take care of themselves while nurturing the next generation.

- Day care is the place for sensible shoes. Think sneakers with good traction and closed toes.
- Use proper equipment such as changing tables to avoid twisted or strained backs at diapering time.
- Tidy up often. Involving the children in a cleanup game teaches responsibility as you free the floor from hazards.
- Use proper lifting techniques when picking up babies and toddlers. Many back injuries occur while lifting children.

We are planning our Workplace Safety seminars for the fall. If you are interested, please contact Matthew Quinton at 800.922.5332 for details as September approaches.



Workplace Injuries *(continued)*

Unexpected falls

Inside or out, slips on wet or uneven surfaces can cause injuries. The key is fixing potential hazards before a problem occurs.

- Have salt or other de-icing agents handy. Freezes do not happen often in the South, but they do occur.
- Regularly examine steps and stairs for problems such as loose handrails, chipped concrete or frayed carpeting.
- Review the property for adequate illumination so congregants can see walkways.

Lifting Accidents

Most of these take place when someone sees a load that looks do-able but either underestimates the weight or forgets proper technique. Here are some ways to avoid such injuries.

- Use proper equipment. If your church lacks a dolly, rent one.
- Lighten the load when possible. Even professionals would not move a full desk or file cabinet.
- Many moving companies offer hourly labor. Check rates in your area - the money you spend could save you pain in the long run.

Retreats

Nothing takes the fun out of a relaxing getaway faster than an injury. Caution staff before leaving to be aware of common problems.

- Plan activities that appeal to all ages and fitness levels. A leisurely hike will work for most everyone.
- Remind group leaders that they don't have to keep up with younger followers. Staying within their fitness levels will let them go home injury-free
- Designate a group leader to check for hazards upon arrival.
- If there is water nearby insist on a buddy system when going in.

Repetitive Stress Injuries

The problem with modern office equipment is that it lets us work faster than we are built to handle. Look around to make sure workstations are set up so that people are comfortable now and into the future.

- For staff who spend a lot of time on the phone, provide headphone microphones.
- Set up workstations so that monitors are eye level the arms and wrists can rest at natural positions while keyboarding.
- Regularly examine chairs, desks and other furnishings. Repair or replace worn items.
- Encourage workers to get up at every hour. Consider alternatives such as stand-up desks.

Website Redesign Brings New Look, More Services

Existing Users

Customer Number:

New User?

To create a new account please click the Register link below. By registering you will have access to these features:

- Contact and Billing Info
- View/Download Policy Forms and Invoices
- View Claim Status

Password:

[Forgot Password](#)
[Register](#)

At Southern Mutual Church Insurance, we are always looking for ways to serve you better. That is why we have redesigned our web site. We have created a cleaner look and simpler navigation that makes it easier for our churches to quickly find the information they need, whether they are looking for practical advice or want to access their account.

We also have created a new Policyholder Portal that will let our churches review their account online. To create your login:

- Go to our home page - www.smcins.com.
- Click on the "Create Account" link under the Registration headline on the left-hand side.
- Complete the form by keying in your main property policy number (SMP) and customer number. Both are on your latest invoice.

Once you are logged on, you can view account information such as the balance on each policy, the amount and due date of your next payment, and your payment history. If you have received claim payments you can view a list of the dates and amounts paid. From the Tools page you can view, download or print a copy of your policy and your invoice. You can also change your password and update your profile, as well as submit a request to change the mailing address for your church's account.

Introducing Jim and Treasa



Jim Francis, NC Representative

Treasa Crosland, Columbia, SC

Jim Francis is our North Carolina Marketing Representative

- Joined SMCI on Oct. 1, 2005

What Jim is saying: Working for such a solid Christian-based company has helped me grow both professionally and spiritually. I feel blessed that my fellow SMCI employees have become part of my extended family. I treasure the strong relationships I have built with our North Carolina agents.

What they're saying about Jim: Jim does a great job serving our agents' needs. He excels in facilitating the relationship between the agent and our churches through insurance coverage presentations, risk management workshops and other services. Jim has worked very hard to develop a strong rapport with our agents, policyholders and church representatives across the State of North Carolina. Matthew Quinton, Marketing Manager

Treasa works in the Columbia, SC, office

- Experienced claims representative.

- Joined SMCI on Aug. 9, 1993.

What Treasa is saying: Whether talking with a church or an agent, the courtesy shown to each caller is very important to me. I'm very proud of our Claims Department team and the way we work together making sure all claims are handled promptly and efficiently. I feel very fortunate to be part of a company like SMCI, where you are not just an employee but family.

What they're saying about Treasa: She has always been very good at helping our customers and business partners. When handling different situations, she always has patience and understanding. Treasa is always looking for ways to improve the workflow in the claims department. Treasa is well respected by her fellow employees and is a great asset to SMCI. John Rentiers, Claims Manager

Safety Checks

Frozen pipes

- Insulate exposed pipes with a foam rubber or fiberglass sleeve. They're found in most hardware stores.
- Keep the building's temperature above 55 degrees.

Copper theft

- Cage all air conditioning units.
- Connect your monitored alarm system to all units.
- Keep your property well lit to deter trouble makers.

Burglary/theft claims

- Install a monitored alarm system.
- Make sure all door and window locks work properly.
- Keep ladders and equipment stored in locked buildings.

Water damage claims

- Check all pipes for damage and make repairs quickly.
- Check appliances such as water fountains, water heaters and washers to make sure they function properly.

Fire claims

- Check smoke detectors and fire extinguishers twice a year.
- Keep the building and grounds clear of debris, excess paper and other fire hazards.
- Keep shrubs trimmed and trees pruned.

Lightning, mechanical, electrical and pressure system problems

- Properly maintain all equipment.
- Make sure all equipment, the building and air conditioning units have proper surge protection.

Automobile claims

- Properly maintain all vehicles.
- Allow only approved drivers to operate vehicles.
- Require drivers and passengers to use safety restraints.

Candle safety

- Substitute electric luminaries instead.
- If you must use candles, make sure they are enclosed with a hurricane globe or similar covering.
- Keep candles away from paper, fabrics and greenery.
- Designate someone to ensure candles have been completely extinguished.

Carnival capers

- Set up booths and activities with clearance for people to navigate.

- Make sure anyone serving food is trained in proper handling procedures. Most state health departments provide free resources.
- Review all games and activities for safety, particularly anything likely to attract young children.
- Provide extra adult supervision at entrances and exits of bounce houses, slides and other inflatables. degrees.
- Monitor weather conditions and have someone check the building if the outdoor temperature drops below 32 degrees.