

Securing Your Church through Any Storm

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"They need to know their policy is not just a piece of paper. We provide them the answers they need, which gives them a goal to work for."

John explains that SMCI always seeks to pay claims, rather than deny them. "We give our insured churches the benefit of the doubt," says John. "We look for coverage because we want to find a way to pay each claim." He explains that in some cases SMCI sends a second adjuster to review a claim, just to be sure.

John credits excellent communication throughout the entire SMCI team for enabling the company to settle claims so quickly, with most churches receiving their initial payment within two weeks and full payment within four weeks. "We are known for being fast and fair," he says.

If your church has a claim, do you know who to call?

John Rentiers of SMCI explains claims can be reported two ways:

Call your agent (if your church is located in North Carolina or Georgia)

Call or fax SMCI (in South Carolina) at the following numbers:

Phone: 803-776-9365 or 800-922-5332

Fax: 803-776-4260

A SMCI representative will contact you within 24 hours about your claim

An independent adjuster will review your claim and communicate with the SMCI team to handle your claim quickly.

Questions? Call the numbers listed above and ask to speak with John Rentiers.



201 Greenlawn Drive
P.O. Box 9346
Columbia, SC 29290-0346

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www.smcins.com

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This summer, SMCI claims manager John Rentiers made a road trip to McDonough, Georgia, where a tornado from Tropical Storm Cindy had knocked Kelly Chapel's 45-foot steeple to the ground.

Earlier in the year John was on the road to Loris, South Carolina, where Lawndale Baptist Church was on the ground, destroyed by arson.

"I got in the car as soon as I heard about the church fire," says John. "Members of their congregation were on the lawn, obviously shaken by the tragedy. I met with the elders and the pastor to go over their coverage. I let them know we stand beside them; we are here to take care of them. They had their check within two weeks."

"When your 45-foot steeple has been knocked to the ground, you want to know that something is going to happen. That's what we're here for."

-- John Rentiers, Claims Manager

John explains that responding quickly when a church has experienced a loss is important, not only because church officials need information about their coverage, but also because they need reassurance that they will be able to move forward with confidence.

Though John may not personally visit every church with a claim, with any loss of \$50,000 or more, a representative from SMCI is on the scene as soon as possible.

"We move quickly because it gives the church a sense of security," says John. "When a church is shaken by a large loss, they need to know they will get their church back together."

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SMCI Sponsors 2005 Laity Convocation

SMCI enjoys participating in events for the churches and church associations who have given us so much support over the years. This summer, SMCI was a sponsor for the South Carolina United Methodist Laity Convocation held at Lake Junalaska, North Carolina. During the weekend retreat our own Fred Motley conducted a helpful and timely seminar on "Reducing the Risk of Operating 15-Passenger Vans."

Renovating?

Call Us For A Policy Review

Adding on to your church facility to enhance its appearance or provide space for new programs can be a wonderful boost for your ministry. Just remember that renovations to your church facility could mean you need additional insurance coverage. Call your SMCI representative to review your current policy and ensure your policy covers your changing needs.

July 6, 2005 a Tornado from Tropical Storm Cindy struck Kelly Chapel in McDonough, GA



Fall and Winter Weather: Prepare Your Church Now



As you prepare your facility for the cooler months ahead, follow this checklist to be sure church members attending your fall and winter events are safe and your church is secure.

Facilities

- Clear** all fallen leaves from around outside heating and air units.
- Have your heating system** checked by a qualified technician before firing it up for the season.
- Have a designated person** be on the premises several hours after you turn on your heat for the first time.
- Check sidewalks and walkways** for safety hazards, including cracks in sidewalks and steps.
- Protect water pipes** from freezing. Insulate them where needed and leave a minimum amount of heat on during the week when temperatures are below freezing.

Events

- Inspect facilities** before any special events or programs begin.
- Check electrical cords** during events for possible overheating.
- Provide** adequate supervision for all activities.
- Confine activities** to designated areas of church property.
- Take extra precautions** when conducting hayrides, horseback riding or other events.
- When using candles**, carefully select where candles should be placed — don't place near window treatments or decorative foliage.
- Designate members** responsible for extinguishing candles used during events.
- Keep combustibles** and candles away from children. Substitute battery-operated candles when possible for events.



We're happy to announce the case of arson we reported at Lawndale Baptist Church in Loris, South Carolina on March 24, 2005, has been closed. SLED and the Loris County Sheriff's Department caught the arsonist. Total loss to the church totaled \$600,000, and SMCI delivered a check in that amount to Lawndale Baptist Church on March 31, 2005, just one week after the disaster.

SMCI Receives AM Best Rating

We're pleased to report that SMCI has once again received an "A" (Excellent) rating by the A.M. Best Company, the oldest and most experienced independent insurance rating organization in the world. This rating is assigned to companies that have excellent financial strength, operating performance and market profile, based on the standards established by A.M. Best. Our "A" rating is your assurance of solid, reliable protection for your church in today's uncertain world.

Churches Give SMCI High Praise

SMCI has received a high customer satisfaction rating of 95%, based on satisfaction surveys from churches who have recently filed a claim with us. We've dedicated our life's work to providing savings, service and security to our customers, and we're very pleased to see this overwhelming positive response that shows we're meeting your needs.

"We are grateful for your immediate response."

Canton Central United Methodist Church
Clinton, NC

"Thank you very much for always being so easy to work with."

Woodward Baptist Church
Chester, SC

"Thanks so much for the rapid response and courtesy shown when we needed you."

Pine Forest Baptist Church
Langley, SC

"Excellent service and the response was great."

Calvary Missionary Baptist Church
Richmond Hill, GA

"Southern Mutual has proven to be an excellent and efficient staff to work with."

St. Lukes Lutheran Church
Prosperity, SC

"Southern Mutual Church [Insurance] has always been a great company to work with."

Metter Primitive Baptist Church
Metter, GA

Welcome to the fall edition of "The Gatekeeper." When the briskness in the air signals a change of season, you know it's time to start preparing your church for colder weather. This issue features a "to-do" list to help you avoid fall and winter safety hazards.

Arson was highlighted in our last issue, where we detailed a case of arson committed against a church in Loris, South Carolina. In this issue we're happy to report the case is closed, with the arsonist in custody. The church is back in action and on the road to rebuilding.

When your church experiences a loss, you want to know how your policy will protect you. That's the subject we cover in-depth in this edition, with information from SMCI claims manager John Rentiers.

SMCI is committed to providing security for your church so you can focus on your service to others. We hope you find the information in this issue helpful and timely. Please let us know how we may continue to serve your needs.

Robert W. Bedell, III

President
Southern Mutual Church Insurance Company