



LETTER FROM THE PRESIDENT

At Southern Mutual Church Insurance, our mission is to build long-term relationships with our church policyholders, business partners and employees through quality insurance products, trusted services and a caring business culture.

We are passionate about being there for our church policyholders in their time of need. We are committed to dealing swiftly with losses when disaster strikes, and we work diligently to make sure our churches are paid quickly, so they can continue to serve God and their communities.

We continually look for other ways to help our churches; offering services including loss control tips, remodeling or expansion loans and educational seminars. You can read more about all of these in this edition of The Gatekeeper.

As we have since we were established in 1928, we are financially and operationally ready to support our churches across South Carolina, North Carolina, Georgia and Tennessee.

I look forward to hearing from you about how we can serve you even better. Feel free to contact me personally at any time if you would like additional information about any of the products or services we offer, or if you have ideas about how we can improve. You may reach me directly at 1-800-922-5332, ext. 103 or my personal e-mail at rbates@smcins.com.

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 need help recovering from a fire or a hand in expanding 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 you pay for your project.

SMCI offers loans of up to \$300,000 for churches that want to remodel, renovate or expand. We offer competitive rates, and we can have the check in your hands a month to six weeks after we receive your paperwork.

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

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SMCI Offers Rates That Will Not Change 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 that is here to protect you.

SUMMER 2012

VOL. 13 NO. 1

GATEKEEPER



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SMCI President Robert Bates meets with Reverend Carl Anderson of Greater St. Stephen AME Church in Georgetown

Fire Destroys Historic Georgetown Church

As they gathered outside Greater St. Stephen AME Church in Georgetown that morning in October, the congregation members did what they do every Sunday – they joined hands and prayed.

Except this time they prayed, not in the oak pews of the century-old church, but outside against a backdrop of flames and smoke as their historic building burned to the ground. “That was the hardest part – the actual fire,” Reverend Carl Anderson said. “Seeing everything crumble. This is the church I grew up in, and now I’m back pastoring. I lost a lot. We lost a lot of history.”

An electrical problem likely caused the fire at the church, founded in the late 1890s and at the same location since 1902. Because the structure was entirely wood, nothing was salvageable. “Once the

roof collapsed, everything caught fire. The carpet, the floors, the pews, and they were solid oak. That tells you how hot the fire was burning.”

The next day, before Anderson had even had an opportunity to find contact information for Southern Mutual Church Insurance, Southern Mutual was ready to help. “The fire department called us and said the company had called and was trying to reach us. Someone had heard about the fire on TV,” Anderson said. “Without us even calling them, they already were trying to reach us.”

He has nothing but praise for the way Southern Mutual has handled the claim since. Officials have visited the church several times and have been in constant communication throughout the process, Anderson said. “They truly have the church and



Church Fire *(continued)*

the membership at heart. I would highly recommend them to every church for their insurance needs.”

Greater St. Stephen has been holding services in a nearby United Methodist church since the fire. The

rebuilding process began with a ground breaking on a new building in March, and Anderson hopes the new sanctuary and family life center will be completed by October. “It has been a long road, but our congregation is sticking together,” he said.

Letters From Our Customers

“Everything was handled very quickly and professionally. Thank you very much!” - *Chris Kilgore, Seven Islands Baptist Church, Louisville, TN*

“We were very satisfied with the promptness and helpfulness of the staff and insurance adjuster. They were very nice and understanding. Thank you.” - *Lou Smith, treasurer, King Memorial Presbyterian Church, Clayton, Ga.*

“Very good service. The claim was paid promptly.” - *Brenda Earley, First Baptist Church, Spruce Pine, NC*

“I have no complaints at all. Everyone treated us well. The work was excellent. I could not have expected

any better. Thank you.” - *Pastor Jack Shook, Roanoke Baptist Church, Easley, SC*

“I just want to thank you for always being honest with us any time we ever have a problem at the church. We have been blessed over the last 16 years not to have had very many claims, and I am grateful to God for that. When we have had a problem, your company has been right there to take care of it. I am often asked to consider other insurance companies, but I tell them we are pleased right where we are.” - *Pastor Hal Hodgens, Marks Baptist Church, Augusta, Ga.*

“Thank you for your help. Your office handled my claim in a very professional and courteous manner. God Bless!” - *The Rev. Carlton Cleveland, Potters Clay Fellowship, Easley, SC*

SMCI Seminars Demonstrate Commitment to Policyholders

At Southern Mutual Church Insurance Company, our commitment to churches does not end with writing the policy. We also are committed to arming policyholders with the information they need in order to protect their property and keep their parishioners safe.

That’s why we have developed a number of seminars designed to help you better manage risks at your church. We offer presentations at various conferences and conventions as well, extending our outreach beyond policyholders to the community at large.

“Most churches want to have measures in place to ensure safety for their ministries but don’t know where to start. We conduct these educational workshops to demonstrate to churches the importance of working from a proactive position of prevention, rather than responding to past occurrences,” SMCI Marketing Manager Matthew Quinton said.

Available seminars to address each topic includes:

- Child and youth protection
- Risk management for churches
- Van and bus safety
- Church safety and security

The programs recommend simple steps churches can take to significantly reduce losses from occurring.

Additionally, SMCI provides an array of resources online, including a child protection manual and a video of a children and youth protection workshop. You’ll find them by clicking on the resources tab at www.smcins.com

Churches or groups interested in finding out more about SMCI can contact Matthew Quinton at **800.922.5332 ext. 124**.

Introducing Wendy and Mike



Wendy Stukes, Columbia, SC Mike Brittain, Columbia, SC

Wendy Stukes works in the Columbia, S.C. office.

- 15 years experience in administration/customer service
- Joined SMCI on Feb. 22, 2010
- What Wendy is saying: “Everyone at SMCI genuinely cares about our customers and the quality of attention we give each individual. It is a great feeling to come to work where you feel like family and can come together and have prayer.”
- What they’re saying about Wendy: “Wendy does a wonderful job of being the first line of contact for our customers and agents when she answers our phone. She has the kindness and patience to deal with many different situations that come up during a typical day. She has also been very good at learning new tasks that help in other areas and departments. Wendy is a great asset to the Southern Mutual family.” – Chris Varnadoe, Support Services Manager

Mike Brittain is headquartered in Columbia, S.C.

- Joined SMCI in 2004
- What Mike is saying: “I enjoy meeting our insureds and the different churches we insure, to sit in their pews and learn part of their history.”
- What they’re saying about Mike: “Mike is a very dependable and self-motivated employee who has a good relationship with his co-workers and the people of the churches he inspects. He is trying to find new ways to help churches prevent losses. His caring attitude with the churches he inspects makes a great impression for SMCI. He is truly a valuable employee for SMCI.” – Glenn Gantt, Loss Control Manager

SMCI Can Serve Churches Far Away From Home



If your church is planning a mission trip this summer, remember that Southern Mutual Church Insurance can take care of your congregation even in another country.

Though many travelers assume their health insurance will cover them abroad, that is usually not the case. That is why it is important to make sure international travelers are protected.

Through a partnership with International Medical Group, SMCI can help you arrange insurance that will cover emergency care, as well as medical evacuation and a return to the United States.

SMCI offers a range of deductibles and policy maximums, with coverage available for time spans from 10 days to two years, for both individuals or groups of five or more. The coverage includes 24-hour-a-day access to multilingual customer service centers.

Contact your SMCI representative at **1-800-922-5332** for more information.

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.

In the meantime, there are several steps you can take to either lessen damage or make sure you have all the records you need when you file your claim:

- If a crime is involved, contact local authorities.
- Take all reasonable steps to protect your property to prevent any further damage. If you need to make temporary repairs, keep a copy of receipts.
- If you have water damage, you should contact a local company that specializes in the proper removal of water and drying out.
- Save all damaged property for inspection until the claim is settled.

Make Your Payment Online

For your convenience, SMCI has an online payment system. This feature on our Website will allow you to instantly pay your insurance premiums safely and conveniently online. Just go to smcins.com and click on “Online Payment” at the top left of our home-page to begin.



One Check Will Do



Paying multiple policies? You can send one check or one online draft to cover them all. Call **800.922.5332** and speak with **Latricia Barnett, ext. 141**, or **Cindy Sellers, ext. 135**, for more information. You can also go to www.smcins.com for details.

SMCI Loss Control Services Include Evaluation and Tips

Knowing your own worth not only is great advice for life, but it is also a good reminder when it comes to assessing your church’s assets.

If you estimate low, you might not have enough coverage should you need to file a claim. If you estimate high, you could pay more than you need to for your policy. At Southern Mutual Church Insurance, we can help you determine an accurate value so that you are properly covered.

As part of our commitment to serving our policyholders, SMCI will visit your church to make sure the proper value

is placed on hard-to-evaluate items such as stained glass, pews and instruments. We are experts at these types of assessments, and we are delighted when we can use our knowledge and experience to benefit our churches.

After we finish reviewing your building’s content, our loss-control representatives can assess the property for safety and theft hazards.

Contact your agent or call us today at **1-800-922-5332** to learn more about how our loss-control team can help you.