



Faith-Based Preparedness Summit
2022

Insurance Protection—Are you Covered?

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Today's Topics

- Types of Risk
- Coverage Available
- Public Resources and Advocates



Three Main Areas of Concern

Physical Damage



General Liability



Professional Liability



Physical Damage

Fire

Wind and
Hail

Flood

Vandalism

Lightning

Theft

Accidental
Leakage

Vehicles



Commercial Property Coverage

- Structures
- Business/ Commercial Contents
- Food Spoilage
- Auxillary Buildings
- Valuable Papers
- Artwork
- Ordinance or Law
- Business Interruption
- Flood?
- Inland Marine for tools, sound systems and instruments



Commercial Property

- Deductibles
 - Fire?
 - Wind and Hail?
 - Percentage
 - All Peril?
- Exclusions
 - Wear and Tear
 - Wind and Hail?
 - Hurricanes?
 - Flood?



Commercial Auto

- Liability to Others
- Physical Damage to owned vehicles
 - Vans, buses, private passenger
- Non-Owned Vehicles
- Rented or borrowed
- Medical Payments
- Rental/ Towing/ loss of Use



Commercial Auto

What is our deductible?

Do we have enough liability?

Are all drivers listed?

Does our policy exclude any drivers or usage? CDL,
Commercial License

Limitations on driving distance?





General Liability

- Protects against financial loss
- Medical Expenses for Injuries or death from slip, trip and fall on property or sponsored events
- Death
- Childcare
- Damage to others property from operations, employees or products
- Libel and Slander



Preventing Liability Risks

- Warning signs when cleaning
- Review standards and protocols
- Create Action Plans
- Communicate with Worship Leaders
- Smoke Detectors, lighting and signage for emergency situations

Professional Liability

- Professional act, error or omission
- Counseling by Worship Leaders
- Failure to Recognize Professional Limit
- Provides Legal Defense
- Claim Protection
- Separate Policy Limits



Employee Coverage

Crime

- Employee Theft
- Third party Audits
- Proper Accounting Controls
- Cash Handling and deposits
- Regulate Access

Workers Compensation

- Required when 3 or more employees
- Covers employees when injured on the job
- Lost Wages
- Hospital Bills
- Physical Therapy
- Pain and Suffering



Optional Liability coverages

- Abusive Acts or Sexual Misconduct
- Directors and Officers
 - Board decisions and actions
- Cyber Suite Coverage
- Employment Practices
 - Hiring and firing
- Employee Benefits Liability
- Liability Umbrella Coverage

Office Of Insurance and Safety Fire Commissioner

- Commissioner John F. King
- Regulates insurance companies
- Investigates reports of Fraud
- Inspects Buildings to Prevent Fire
- Insurance Division
- Consumer Services



Consumer Services Division

- Investigates policyholder complaints
- Responds to public inquiries
- Works to resolve disputes between insurers, agents and policy holders
- Reviews complaints with State Law and insurance companies adhering to all policy provisions



Insurance Claim Tips

- Know your policy, what is covered and deductibles
- File the claim as soon as possible
- Provide Complete and Correct Information
- Keep records of all correspondence
- Ask Question
- Don't Rush into a settlement
- Don't make permanent repairs and hold on to all receipts
- Maintain any damaged property or evidence
- Take video or photographs of damage
- If Possible, determine repairs costs prior to meeting adjuster

Important Contacts

- Consumer Call Center
 - 404-656-2070
 - 800-656-2298
- Consumer@oci.ga.gov
- oci.georgia.gov/file-consumer-insurance-complaint

