



# Church Insurance Checklist

At GuideStone®, we want to make sure your ministry is protected — all the way from the health and well-being of **your people** to the church buildings and vehicles part of **your property** and **liability**.

To help evaluate the reach and health of your ministry's current insurance, here are the most common and recommended coverages to consider for your church.\*

## PEOPLE

- Term Life
- Disability (Short- and long-term)
- Accidental Death and Dismemberment (AD&D)
- Medical
- Dental
- Vision

## PROPERTY

- Replacement Cost for Owned Buildings and Contents
- Crime Coverages for Theft of Money
- Ordinance and Law Enforcement
- Business Income/Ministry Interruption
- Commercial Auto for Owned Vehicles

## LIABILITY

- General Liability (Occurrence Basis when available)
- Medical Payments
- Sexual Acts Coverage
- Counseling
- Directors and Officers
- Employment Practices
- Cyber
- Commercial Auto/Hired and Non-owned Autos
- Workers' Compensation
- Mission Travel

**Want a guide to assess your ministry and advise which coverages may be right for your church?**

[Go to \*GuideStone.org/Insurance\*](https://www.guidestone.org/insurance)

\* This is not an exhaustive list of every available coverage. Consult with a licensed agent about which coverages are right for you.

