INSURANCE ASSESSMENT

An insurance assessment is a vital part of a house of worship's emergency preparedness self-assessment because it ensures the organization has adequate financial protection and coverage for potential losses from disasters, incidents, or attacks. This assessment helps identify unique risks and vulnerabilities, leading to tailored insurance plans that provide funds for recovery, crisis response, counseling, and repairs, thereby safeguarding the facility and supporting the congregation's long-term well-being and resilience.

Section 1: General Information

Insurance Provider: ____________________________ Insurance Agent: ___________________
Policy Number: _________________ Policy Renewal Date: ______________
Insurance Contact Information:
Address, City, State, Zip: ____
Phone: ________________ E-mail Contact: ______________________
Website:____

House of Worship Point of Contact: ___________________________________
Phone: _________________ E-mail: _______________________________

Section 2: Property & Facility Coverage

Do you have property insurance that covers the physical building(s)? ☐ Yes ☐ No
Coverage Limit: $_____________
Does the policy cover the following (mark all that apply):
☐ Fire & Smoke Damage ☐ Flooding? ☐ Earthquake ☐ Wind/Tornado ☐ Vandalism & Theft
☐ Sewer/Drain Backup ☐ Cybersecurity ☐ Terrorist Attack/Active Shooter
Is coverage Replacement Cost or Actual Cash Value? ☐ Replacement ☐ Actual Cash Value
Are historic or sacred items/artifacts covered? ☐ Yes ☐ No

Section 3: Liability Coverage

Do you have general liability insurance for injuries on church property? ☐ Yes ☐ No
Coverage Limit: $_____________
Do you have pastoral/professional liability coverage (counseling, clergy duties)? ☐ Yes ☐ No
Do you have or is a "full restoration policy" available? ☐ Yes ☐ No
Do you have event liability coverage for weddings, festivals, or large gatherings? ☐ Yes ☐ No
Do you require outside groups renting space to provide Certificate of Liability (COL)? ☐ Yes ☐ No
If so, do you keep COLs on file? ☐ Yes ☐ No
Do you conduct a follow-up for the renewal of the Certificate of Liability (COL) each year if an organization continues to meet on-site? ☐ Yes ☐ No

Section 4: Vehicle & Transportation Coverage

Does the house of worship own vehicles? ☐ Yes ☐ No
If yes:

- Are they covered under auto liability insurance? ☐ Yes ☐ No
- Are they 15 passengers or less vehicles*? ☐ Yes ☐ No

** Federal and most state regulations require a CDL only for vehicles designed to transport 16 or more passengers, including the driver.*

INSURANCE ASSESSMENT

Section 5: Disaster & Business Interruption

Do you have business interruption insurance to cover loss of income during closure? ☐Yes ☐No
Does your policy cover temporary relocation expenses for services/ministries? ☐Yes ☐No

Section 6: Cyber & Records Protection

Do you have cyber liability insurance for online giving platforms, membership data, or live streaming? ☐Yes ☐No
Is your church management software included in coverage? ☐Yes ☐No
Are your records, including your member and donor database, backed up and covered (data restoration) ☐Yes ☐No
Is damage to computers and hardware included in coverage? ☐Yes ☐No
Is your network protected from ransomware, and does your insurance cover extortion? ☐Yes ☐ No

Section 7: Insurance & Emergency Management

Do you have a copy of the insurance policy stored off-site and digitally? ☐Yes ☐ No
Is insurance contact information included in your Emergency Operations Plan (EOP)? ☐Yes ☐ No
Do you review insurance coverage annually with leadership/finance committee? ☐Yes ☐No
Do you have up to date pictures and/or video with a detailed inventory of your facility and contents? ☐Yes ☐No
Do you ensure that your insurance carrier is informed of any changes or additions regarding your facility, staff, or purchased items? ☐Yes ☐No

POSSIBLE NEXT STEPS AND ACTION ITEMS:

- Identify gaps in coverage (flood, cyber, liability, etc.)
- Update coverage limits to reflect current property values
- Ensure policy aligns with disaster risks in your region
- Schedule annual review with insurance agent and leadership
- Include insurance details in the Emergency Operations Plan (EOP)

ADDITIONAL INSURANCE RESOURCES:

- **Tennessee Department of Commerce and Insurance** - www.tn.gov/commerce.html
- **National Flood Insurance Program (NFIP)** - www.tn.gov/tema/nfip-national-flood-insurance-program.html

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