WHAT TO DO WHEN A LOSS HAPPENS?
Adventist Risk Management, Inc. | Weekly Newsletter

Providing Risk Management Solutions for the Seventh-day Adventist® Church

What to do WHEN A LOSS HAPPENS?
Think about your church. This is where you return your tithe and give offerings, maybe you teach in one of the ministries of the church. Are you responsible for the social committee or the music ministry? So what responsibility do you have when a loss occurs at your church?

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Safety Webinar
January 26th  2:30 pm ET

Planning Maintenance
Key to Successful Ministries

By Dave Rawson, MBA
Account Executive at Adventist Risk Management, Inc.

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Maintenance is work done on a routine basis to protect users of a building and to assure a long life for the building. Many accidents, such as slips, trips, and falls happen because of overlooked hazards or as a result of poor quality maintenance. A preventive maintenance program, designed to correct each problem as it occurs, is more cost effective than waiting until the problem reaches a magnitude where special contracts and large expenditures are required to correct it.

Why maintenance is important?
There are many good reasons for maintaining your place of worship, which may be summarized as follows:
• **Preserving your heritage.** Preventive maintenance has a cost, but it is far cheaper to preserve than to restore.

• **Preventing large repair bills.** Preventive maintenance reduces or eliminates the need for major repair projects and expensive maintenance bills. A small, but regular investment, such as the routine cleaning of gutters and drains, can be more economical than having to deal with a dry rot in trusses following years of neglect.

• **Promoting guardianship.** Preventative maintenance insures that our places of worship will be handed over to future generations.

• **Protecting the good name of the church.** Preventative maintenance helps to reduce the exposure to liability and being sued as a result of a bad accident.
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What to do When a Loss Happens?

Carina Franca posted on January 22, 2014 10:00

Think about your church. This is where you return your tithe and give offerings, maybe you teach in one of the ministries of the church. Are you responsible for the social committee or the music ministry? So what responsibility do you have when a loss occurs at your church?

You can play an important role in the prevention of costly claims and in making sure that if a claim happens it is cared for quickly. Sometimes as you walk through your church facility you may see a bathroom sink leaking, a torn carpet waiting for someone to fall or maybe clutter in front of an exit. These simple issues can become serious problems very quickly. If it is under your control you should correct the issue immediately or alert those responsible.

Imagine if there is a flood in your church. What do you do? The first priority should be protecting your facility from further harm and then filing your claim right away can greatly speed the restoration process as well as minimize the church's financial impact.

ARM is here to help you restore your facility but we also need your help. Some challenges may be simple and easily fixed and others may require more expertise. We can meet these challenges by working together in partnership as stewards of God's property.

See the attached guidelines on HOW TO FILE A CLAIM so that you can be prepared to act quickly in order to protect your church!
For more information, frequently asked questions and to download your claims forms, please visit our CLAIMS PAGE:
24/7
Need to report an incident immediately?
Call 1.888.951.4ARM (4276) and press 2

claims@adventistrisk.org

Quick Tips

- **DO NOT WAIT TO FILE YOUR CLAIM** – Provide as much information as you can but do not delay filing your claim because you are waiting on additional information.
- **DUTY TO PROTECT** – You have a duty to protect your property. If you have a situation where the damage from a loss may cause additional risk or damage it is important to mitigate the loss. For example, this may mean turning off the water if you have broken pipes and calling a clean-up company. Do not hesitate to take care of your property. It will need to be done whether you have insurance coverage or not. Waiting will only make the problem worse.
- **DOWNLOAD** the quick claims process info sheet. (PDF 389kb) EN ESPAÑOL

**FAQ** (Frequently Asked Questions) about the Property and Liability Claim process.

Property / Casualty Claims Forms

**Accident / Sickness**

**AIG Global Accident & Sickness** [English – French]

- AIG Accidental Dismemberment
- AIG Miscellaneous Accident Medical

The forms listed below are for claims from specific events within the North American Division (NAD) and Task Force Workers:

- ACE Accident & Sickness Medical
- ACE Accidental Dismemberment

**Automobile**

- NAD Automobile [English – Spanish]
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**HOW THE CLAIMS PROCESS WORKS**

Your claims examiner will help you understand the process in greater detail; however, the process follows this model:

**FILE CLAIM** - A claim is filed with ARM, you have provided as much information as possible and the claim examiner helps you know what additional information is necessary. You work to provide all required information as quickly as possible. **VERIFY THAT THE CONTACT INFORMATION YOU PROVIDE IS CURRENT.**

**INVESTIGATION** - The claims examiner, often with the help of an on-site adjuster, conducts the investigation.

**RESULT** - When the investigation is complete the claims examiner will relate the result to you (if you are the designated contact person). The result may be that the claim is accepted, partially paid or denied. This is determined by the terms of the insurance policy, the deductible or perhaps a sublimit that applies to that type of loss.

**PAYMENT** - Adventist Risk Management will issue a payment for the loss.

- For property losses the payment goes to the insured (Conference).
- For automobile losses the payment will go to the body shop or claimant.
- For personal injury losses the payment will go either to the claimant or to the provider, according to the policy.

**DEDUCTIBLES**

Claims are paid based on the insurance policy. Most insurance policies include a deductible, which is the amount you are responsible for before your coverage begins. Various types of losses may have different deductible amounts.

**GLOSSARY:**

- **ADJUSTER** - An independent representative of the insurer who seeks to determine the extent of the insurer's liability for loss when a claim is submitted.
- **DAMAGE** – Harm or injury resulting in loss of value or usefulness.
- **DEDUCTIBLE** - Amount of loss that the insured incurs before the insurance can pay.
- **EXAMINER** - The representative of an insurance company assigned to review claims made against insurance companies.
- **MITIGATE** - To make less severe or serious, often with professional help.
- **POLICY** - The written insurance contract including all clauses, riders, endorsements, and attached papers.
- **SUBLIMIT** - The limit of how much can be paid on a specific type of loss.
- **WEAR & TEAR** - The normal, expected deterioration of an insured object (wear and tear is excluded from insurance policy coverage because it is inevitable).