

SUBJECT

INSURANCE

DATE ISSUED

Oct. 29, 1973

No.

4. 5. 6

CHURCH ADMINISTRATION DEPARTMENT • UNITED STATES FIELD MINISTRY

## POLICY

The Church Administration Division extends an insurance program which is designed to offer financial security to personnel in the event of accident, illness and loss of personal property.

## WORKMAN'S COMPENSATION

All salaried, ordained ministers and ministerial trainees are covered under Workman's Compensation for personal bodily injury on a twenty-four hour a day basis. There is no deductible or premium charge to you. This means that all injury you suffer resulting in medical bills or a disability which prevents you from working is covered. This insurance does not extend to your dependents. At present, we have no accident, medical or hospitalization program covering sickness. We are working toward this, but for the time being third tithe will be used on an individually requested basis.

## AUTO INSURANCE

All fleet automobiles are insured for liability and self-insured to the first \$250 for comprehensive. The driver who was at fault, causing damage to the automobile, is subject to a \$100 charge, i. e. , should you accidentally scrape a fender against the wall and the damages totaled \$150, you could be assessed, at the discretion of the Transportation Department, for the first \$100, and the balance would be absorbed through our self-insurance program for collision coverage.

All licensed drivers in your immediate family are included in our policy. However, if you own a second automobile in your own name, the College's insurance does not extend. In that case, you should purchase a separate policy.

## LIFE INSURANCE

Each minister and ministerial trainee should have in his possession a certificate showing his amount of life insurance through the College group program. This insurance does not build a cash value and would cease

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thirty days from the date you terminate employment. If you do not have any permanent program, it is suggested that you contact your insurance agent as appropriate.

### PERSONAL LIABILITY INSURANCE

Each elder and ministerial trainee on the full-time payroll is covered for his personal liability as an individual under the College master policy. This includes the usual coverages such as hitting someone with a golf ball, having the milkman slip on your doorstep, your children breaking someone's window, etc.

### FIRE INSURANCE ON DWELLING

Those living in a Church or College-owned home have fire insurance on the building provided by the Work. If you are living in rented or leased properties, of course, you do not need to buy fire insurance on the building. If you own your own home, a fire insurance policy should be purchased to protect the mortgagee and your interest.

### CONTENTS

Elders and ministerial trainees are protected through the ministerial self-insurance program for loss, subject to \$50 deductible for any one occurrence, up to his annual salary. This means someone making \$10,000 a year would have \$9,950 in coverage for the contents of his home should it burn to the ground. This is all-risk coverage including theft.

### CLAIMS PROCEDURE

In the event of any general questions regarding insurance, or to file a claim for loss to your personal property, please contact Ambassador College, c/o James E. Johnson, 300 West Green Street, Pasadena, California 91123. In the event of a loss, you should explain how the loss occurred, list the items concerned and give the approximate value for each. If necessary you may contact Mr. Johnson by calling (213) 577-5197.

# POLICY

AC 643

WORLDWIDE  
CHURCH OF GOD

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In the event of any personal bodily injury, you should immediately, or at your very earliest opportunity, call Mr. John St. John at (213) 449-4774. This is a 24-hour number, so you can call any time of the day or night. You should follow up by sending a memo to Mr. John St. John at 251 South Lake Street, Suite 821, Pasadena, California 91101, with carbon copies to both Mr. James E. Johnson and Mr. Ralph K. Helge, addressed to the College.

For automobile accident or damage claims contact Alex Kroska directly (213) 577-5340.

Claims affecting employee insurance such as Workman's Compensation should be directed to Morgan Olsen (213) 577-5107.