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**Insurance Committee**

**Scope:** Maintain adequate insurance coverage for the buildings, equipment, vehicles, and liability.

**Purpose:**

To be responsible for maintaining adequate insurance coverage for the buildings, equipment, vehicles, and liability.

**Membership:**

Insurance Committee is composed of three members nominated by the Nominating Committee and elected by the church for three-year terms which begin in January annually. The Nominating Committee should try to nominate persons who are knowledgeable of the insurance field. Ex-officio members of the committee are a Pastoral staff liaison assigned by the Lead Pastor and a Deacon liaison assigned by the Deacon chair.

**Relationships:**

The committee assists the church, within the realm of the committee purpose, in fulfilling the church's Mission: To proclaim the Gospel of Jesus Christ and to minister to the needs of our congregation, the community, and the world through the leadership of the Holy Spirit. This committee shall utilize the five Biblical Functions of Worship, Fellowship, Discipleship, Ministry, and Evangelism in meeting the committee's purpose and duties and in communicating, collaborating, coordinating, and cooperating with others. The committee chair serves as a member of the Church Council.

**Duties:**

1. Conduct a review of the church's insurance coverage at least once a year.
2. Submit an annual budget to the Budget & Finance Committee when requested.
3. Evaluate insurance needs and present committee findings in a report to the Church.
4. Periodically evaluate insurance policies for coverage, cost, etc. and compare them to related carriers.
5. Procure insurance coverage as approved by the church.
6. Procure bonding on the Church Treasurer and other handlers of church funds when approved by the church.
7. Meet as often as needed to accomplish the committee's purpose.
8. Invite assigned Pastoral staff and Deacon liaisons to committee meetings and provide a copy of meeting minutes.