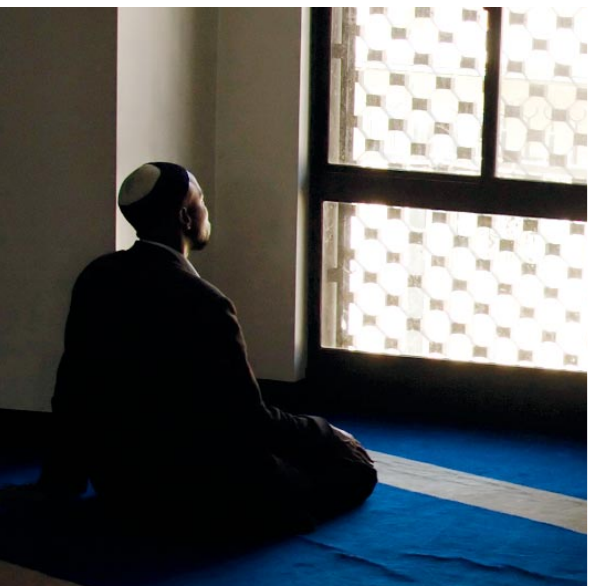




# FAITH GUARD<sup>®</sup>

COMPREHENSIVE MOSQUE PROTECTION



**Superior coverage** and risk management resources to help you safeguard your mosque.

PLACE YOUR FAITH IN THE EXPERT

NEW COVERAGE  
ENHANCEMENTS

## GUIDEONE: EXPERIENCE AND EXPERTISE FROM A LEADER

**AS ONE OF AMERICA'S LEADING HOUSE OF WORSHIP INSURERS, GUIDEONE INSURANCE OFFERS COMPREHENSIVE COVERAGES, A BROAD ARRAY OF RISK MANAGEMENT RESOURCES AND SUPERIOR MARKET EXPERTISE.** In fact, we have updated our policy to provide you with even better coverage than before, plus added **NEW** coverages you won't find from any other mosque insurer. In addition, no competitor can match the knowledgeable service provided by GuideOne Insurance agents and our team.

With a history that dates back to 1947, our organization created the nation's first-ever comprehensive insurance policy for houses of worship in 1962. Today, GuideOne is proud to insure more than 43,000 religious organizations across the country.

We invite you to compare GuideOne's many advantages to other carriers. You'll see why it makes sense to place your faith in the expert...GuideOne Insurance.



**CONTACT US TODAY! SEE HOW WE  
CAN TAILOR A FAITHGUARD POLICY TO  
MEET YOUR MOSQUE'S EXACT NEEDS.  
CALL 714-729-0500 OR EMAIL US AT  
MOSQUE@SUPERIORMALPRACTICE.COM.**

## FAITHGUARD — PROPERTY COVERAGE

**GUIDEONE'S PROPERTY COVERAGE PROVIDES FINANCIAL PROTECTION** against loss or damage to your mosque's property (including buildings, contents and more). Our most comprehensive insurance policy includes coverage for every type of loss, unless it is specifically excluded.

**Extra Property Coverage Included** — GuideOne's property policies automatically include coverage for standard items, along with many non-standard items, such as:

- Equipment breakdown, including computers, boilers and electrical equipment;
- Newly acquired or constructed property (our limits exceed industry standards);
- Personal property; and
- Ordinance or law — when building updates are required by ordinance following a covered loss.

### NEW

- Personal effects and property of others on a worldwide basis; for example, property lost on a mission trip;
- Fire and security alarm upgrade — reasonable additional costs to upgrade your system when replaced due to a covered cause of loss;
- Utility services interruption (direct damage and time element); for example, a storm knocks out usage of your utilities and causes damage;
- Automated external defibrillators (AED);
- Indirect loss, such as the loss of income and tuition fees resulting from a covered peril, including a violent incident; e.g., an intruder; and
- Earthquake sprinkler leakage.

## OTHER COVERAGES AVAILABLE

**YOUR MOSQUE CAN CHOOSE TO ADD ANY OF THE FOLLOWING COVERAGES TO YOUR POLICY FOR EVEN GREATER PROTECTION.**

These coverages are available for a modest additional charge.

**Crime Coverage** — Provides protection for money and security losses resulting from theft, employee dishonesty, forgery and alteration.

**Computer Fraud Coverage** — Covers the loss of money, securities and other tangible personal property caused by computer fraud by nonemployees.

**Inland Marine Coverage** — A broad type of insurance for valuable possessions that are considered unique, or may be transported from one place to another.

### NEW

**Green Upgrade Coverage** — Pays for the reasonable additional costs to upgrade to more energy efficient and environmentally friendly building elements and appliances in the event of a covered loss.

**Key Person Replacement Coverage** — Provides for the reimbursement of recruitment expenses to replace a senior or executive who dies in a work-related accident.

**Limited Flood Coverage** — Provides building and personal property coverage on a limited basis when loss or damage is a direct result of flood.

## GENERAL LIABILITY COVERAGE

**FAITHGUARD PROVIDES GENERAL LIABILITY INSURANCE THAT COVERS:**

- The mosque's legal liability resulting from injuries to people or damage to their property;
- Damage resulting from other offenses, such as libel, slander and defamation of character;
- Legal liability due to your volunteer workers, members and organizations;
- Legal liability on a worldwide basis (subject to limitations);
- Medical expense protection for members, guests and volunteers for their injuries resulting from accidents occurring on the premises or as a result of their activities; and
- Counseling services that attend to the spiritual needs of a person by your volunteer, employee, or person in training to become a licensed or non-licensed counselor.

### NEW

- Covered expenses resulting from a violent incident occurring during a mosque sponsored activity;
- Reimbursement for product recall expenses incurred because of a necessary recall of a product made by the mosque; for example, baked goods sold that contain an ingredient that has been recalled;
- Limited reimbursement of legal expenses for certain types of claims not otherwise covered, such as disputes over donations made to the mosque; and
- Medical expense coverage regardless of fault for third parties, including loss of life payment.

## LIABILITY OPTIONS AVAILABLE

**TO FURTHER ENHANCE YOUR MOSQUE'S PROTECTION, GUIDEONE OFFERS OPTIONAL LIABILITY ENDORSEMENTS SUCH AS:**

- |                            |                             |
|----------------------------|-----------------------------|
| • Non-Owned and Hired Auto | • Directors and Officers    |
| • Employment Practices     | • Educators Legal Liability |
| • Employee Benefits        | • Sexual Misconduct         |
- 
- |            |   |
|------------|---|
| <b>NEW</b> | • Lost Wages Coverage                           |
|            | • Counselors Liability (licensed and fee-based) |

## ADDITIONAL PRODUCTS AVAILABLE

**FOR MOSQUES THAT NEED HIGHER LEVELS OF PROTECTION FOR THE RISKS THEY FACE**, GuideOne provides the following policies to complement FaithGuard in a comprehensive insurance plan. Policies include:

- Business Automobile
- MissionGuard® — International Travel Coverage
- Umbrella
- Workers' Compensation

## CLAIMS SERVICE YOU CAN COUNT ON

**IF YOUR MOSQUE NEEDS TO REPORT A CLAIM**, GuideOne makes it as easy as possible with our industry-leading claims service:

- Call the convenient, toll-free GuideLine Express Claims Reporting Service at 1-888-748-4326;
- Representatives are available 24 hours a day, 7 days a week and will guide you through the claims reporting process.

## GUIDEONE CENTER FOR RISK MANAGEMENT

**TO HELP ORGANIZATIONS MINIMIZE RISKS AND PREVENT LOSSES**, we created the GuideOne Center for Risk Management in 1991. Recognized as the industry's premier source for risk management advice, the Center offers:

- Risk management assistance for houses of worship, faith-based schools and senior living communities to help them stay as safe as possible;
- The broadest variety of safety and security resources; and
- Risk management training programs, seminars, workbooks, videos, checklists, fact sheets, newsletters and other materials.

In addition, **SafeChurch.com** is a revolutionary risk management Web site created by GuideOne which provides the most extensive lineup of safety and security resources available anywhere. Most of the information on SafeChurch is also applicable to mosques. Online video training and an automated risk assessment tool are just a few of the site's impressive features. GuideOne policyholders receive free access to SafeChurch. Visit **SafeChurch.com** for details.

## WHY CHOOSE GUIDEONE?

**NOT ONLY DOES GUIDEONE PROVIDE COMPREHENSIVE COVERAGES FOR RELIGIOUS ORGANIZATIONS**, we also offer an extensive lineup of safety and security resources to help your house of worship prevent accidents, injuries and property damage. Just as important, if you do experience a loss, you can count on GuideOne to deliver the fastest and most conscientious claims service available. These are just a few reasons why GuideOne enjoys one of the highest customer retention rates in the industry.



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(The Preferred® policy for the Preferred Risk®)

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