

# DIRECTORS AND OFFICERS LIABILITY COVERAGE

## PROTECTION FOR YOUR DIRECTORS AND OFFICERS



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**AS A COMPANY THAT SPECIALIZES IN INSURING CHURCHES, GUIDEONE HAS DEVELOPED SUPERIOR EXPERTISE AND OFFERS THE PROTECTION AND SERVICES YOU NEED TO HELP SAFEGUARD THE LEADERS WHO ARE VITAL TO YOUR MINISTRY.**

Directors and Officers coverage protects your directors, ministers, board members, officers, trustees and business administrators from liability claims that can arise during their service to your church.

## DIRECTORS AND OFFICERS COVERAGE PROTECTS YOUR CHURCH FROM:

- **Rising Court Costs** — Negligence, conflict of interest and misrepresentation are areas that lead to lawsuits. Defending these charges can cost your church thousands of dollars.
- **Increasing Litigation** — As grounds for bringing law suits expand, the number of people suing is increasing. Protective statutes often offer limited immunity.
- **Decreasing Volunteers** — As suits against directors and officers become more common, fewer people are willing to risk personal losses to serve your church. Knowing that your church has taken steps to protect their volunteers will help keep your congregation involved.
- **Changing Attitudes** — Most courts no longer recognize the legal doctrine of charitable immunity. While suits against directors and officers used to be uncommon, there is now a trend toward holding them personally liable for acts and decisions made while in office.

## DIRECTORS AND OFFICERS COVERAGE FEATURES AND BENEFITS

- Low deductible
- Liability limit up to \$1 million. Higher limits can be purchased with a GuideOne Umbrella policy
- Expenses incurred by GuideOne to defend you against a claim will not reduce your limits of liability



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