

South Carolina Conference of the IPHC, Inc.  
Conference Secretary and Treasurer  
PO Box 1689 / 620 Ron McNair Blvd.  
Lake City, South Carolina 29560  
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June 14, 2016

Dear Pastors and Churches,

I pray all is going well in your lives and in your churches. Bishop Amos has requested that I send you a note requesting you to contact IPHC Insurance Broker, Stewart Meyers at [Stewart.Meyers@ajg.com](mailto:Stewart.Meyers@ajg.com) regarding the MINISTRY PROTECTION PLAN for a free risk assessment or insurance evaluation for your church and its activities. It doesn't hurt to shop around and with the growing need for insurance coverage on EVERYTHING, we need to be covered as well as possible and hopefully this pursuit will lead to a blessing for us all.

The proposed group plan will provide the participating conferences and churches with the following coverage:

1. **PROPERTY COVERAGE PACKAGE:** All owned, leased, and operated on a replacement cost basis. Includes all activities.
2. **GENERAL LIABILITY:** Limits that are deemed adequate for the entire ministry (not just minimum state required limits) with a minimum of \$1,000,000.
3. **AUTO:** Liability and physical damage coverage for all autos owned or leased, or used by the ministry. Church buses and vans require the ministry to provide higher limits.
4. **WORKER'S COMPENSATION COVERAGE:** Adequate coverage for full-time and part-time employees as required by laws of each individual state.
5. **PASTORS, DIRECTORS AND OFFICERS LIABILITY:** Coverage as relates to the decisions and actions taken by these individuals.
6. **EMPLOYMENT PRACTICES LIABILITY:** Coverage for all elements of these areas, to include sexual misconduct.
7. **UMBRELLA POLICY (Excess Liability):** Coverage that fits down over the basic liability in all areas to provide needed additional liability.

Have a blessed day and week!

In His Service,

Rev. Phyllis Underwood  
Conference Secretary/Treasurer

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