



PALMER ATLANTIC BAPTIST CHURCH PROGRAM BENEFITS

- ♦ **PREFERRED RATES** - member churches receive group rates versus what is offered to individual policy holders.
- ♦ **RATE STABILITY** - member churches have more stability in the event of a claim. The losses of a few are shared among the many; therefore, a claim has less impact on an individual premium.
- ♦ **FINANCING** - member churches have the option of equalized monthly payments with 0% financing and no service fees.
- ♦ **VALUE SERVICES** – cost free Risk and Loss Prevention resources. Cost free telephone access to experienced lawyers & office professionals.
- ♦ **ENSURING SUCCESS** – Being part of this group supports the Canadian Baptists of Atlantic Canada and other member Churches. More members = more volume = more benefits = lower premium
- ♦ **COVERAGE HIGHLIGHTS**
 - ✓ Stained Glass & Religious Artifacts included under property coverage
 - ✓ Commercial General Liability extends Worldwide
 - ✓ No Commercial General Liability deductible
 - ✓ E&O & Non Owned Auto included with General Liability at No extra premium
 - ✓ No rate increase on Rented Dwellings (Parsonages)
 - ✓ Faith protect plus extension package
 - ✓ Optional coverages available: Abuse, Directors & Officers and Umbrella

THE BAPTIST CHURCH INSURANCE PROGRAM HAS BEEN CREATED EXCLUSIVELY FOR MEMBERS OF THE CANADIAN BAPTISTS OF ATLANTIC CANADA.

FOR MORE INFORMATION CONTACT

Tina Belyea, CAIB
Commercial Insurance Advisor
Palmer Atlantic Insurance Ltd.
D 506-375-7578
F 506-375-4232
TF 1-800-267-8006
www.palmeratlantic.ca