

INCLUDED COVERAGES

- OUTDOOR SIGNS
- EMPLOYEE DISHONESTY
- VALUABLE PAPERS AND RECORDS
- ACCOUNTS RECEIVABLE
- SPOILAGE
- COMPUTERS
- MONEY AND SECURITIES
- ANTENNAS & FENCES
- BUILDING COVERAGE OFF PREMISES
- NEWLY ACQUIRED BUILDINGS
- DEBRIS REMOVAL
- FIRE DEPARTMENT SERVICE CHARGES
- PERSONAL EFFECTS
- PERSONAL PROPERTY OF OTHERS
- AND MORE!



Farmers Mutual Insurance Company

40 Moran Circle
Whitehall WV 26554
Phone: 1-800-654-0147
Fax: 304-366-5456
www.farmersmutual.com



CHURCH PROGRAM



The church has long been a part of West Virginia's heritage and it's people. Farmers Mutual understands the important role churches have in the lives of our residents, and is proud to offer insurance products that protect our churches.

Our programs address the unique needs of small to medium sized churches, with an emphasis on property coverages. All of the policies in our church program include commercial liability coverages. We offer Named Peril protection on our Standard Policy, and cover all perils not specifically excluded on our Special Policy.

Our experienced underwriter can help you decide which policy best fits your church, and can tailor a policy to it's specific and unique needs. Pastoral Professional Liability Coverage is also available for an additional premium.

The church policies offer bodily injury and medical payments coverage for those injured at the church. Medical payments coverage applies to anyone hurt at the church, and pays medical bills up to the policy limit, regardless of liability.

Our Money and Securities Coverages cover on and off premises, and coverage limits are doubled during Easter, Thanksgiving, and Christmas. Employee Dishonesty Coverage affords coverage for those handling the church funds.



Stained glass is a beautiful part of many of the state's churches, and our policies include coverage for stained glass, interior and exterior, when it is included in the value of the building.



Farmers Mutual Insurance Company has been insuring West Virginians for over one hundred years, and we take the trust of West Virginia's people seriously. Contact your local Farmers Mutual agent today, and find out how we can help you properly and effectively insure your church.

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