



Seventh-day
Adventist® Church

FLORIDA CONFERENCE

Florida Conference Treasurer's Seminar

Church Legal and Compliance Briefs:
Contract Lawsuits and Insurance Adjusters (a Review)





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POP QUIZ!





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Question 1:

If you think your church has an insurance claim, the first person you should call is:

- 1) Your nieces and nephews to tell them they'll soon have a rich aunt / uncle
- 2) Goofy and Daffy at #massivelawsuit
- 3) A good painter to cover up the damage
- 4) Rhonda Harper, your friendly Conference Risk Management Adviser



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Question 2:

If you know a good public insurance adjuster, you should:

- 1) Advise them that Georgia is increasingly Adjuster-friendly
- 2) Have them join in the bidding on how much more they can get for our losses
- 3) Tell them to write whatever they want on a contract and we'll sign it
- 4) Let them know that our insurance company has an excellent team that serves us well and is always looking for the best of the best to join the team



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Question 3:

Our denomination is insured by:

- 1) A large national company with a blue turtle as its spokesperson
- 2) Bob and Joe, from the insurance office down the street
- 3) A sizeable fund set aside a little at a time from contributing members
- 4) A mission-oriented, national, regulated Vermont Insurer named GENCON



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Question 4:

GENCON Insurance Company of Vermont is a captive Insurer, which means:

- 1) Public adjusters have it locked up so tight it couldn't possibly help us**
- 2) It can only insure inmates at the local county jail**
- 3) We don't have to let it go until it gives us all we think we deserve**
- 4) It belongs to and is committed to serving the Seventh-day Adventist Denomination and your church**



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A serious word on public insurance adjusters:





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Question 5:

Contracts get us in trouble far too often because:

- 1) No one can read or understand them so they really just create confusion
- 2) What do you expect with words like “termination” and “execution”?
- 3) How else would one fund lawyer retirements?
- 4) We tend not to take them seriously until we really need them



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Question 6:

When you read “indemnify, defend, and hold harmless” you should:

- 1) Prepare for battle
- 2) See if the local law library gives out library cards
- 3) Ignore it, because it’s usually with all that stuff at the end of the contract
- 4) Get help, if needed, to understand what you’re about to agree to



Question 7:

Lawsuits over contracts are:

- 1) **Particularly rare creatures that only afflict big companies and major deals**
- 2) **Pretty easy to defend, so attorneys take them on for cheap**
- 3) **Not usually bothersome because no one really wants to fight a church**
- 4) **Particularly troubling for churches because they are often over matters that do not trigger insurance coverage, and come straight from the church budget.**



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**A serious word
on contracts:**





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And a final serious word of
THANKS!!

