



Traumatic Incident ResponseSM Coverage for Christian Ministries

Don't let a traumatic incident sideline your ability to conduct ministry.

Your ministry is dedicated to providing a safe and secure place to worship and meet. During a crisis, your emergency response procedures save lives. How do you recover after the dust settles?

Know you're covered

In the wake of a traumatic incident, your people will be hurting: some physically, others emotionally. Your property may suffer damage, too. *Traumatic Incident ResponseSM Coverage* provides additional coverages to help your ministry recover.

The additional coverage includes:

- Medical expenses, broadened wage loss reimbursement, and individual counseling expenses to help those who witnessed or were victims of the incident.
- Reimbursement of costs for temporary facility rental to allow you to continue meeting during recovery.
- Reimbursement of costs for security personnel, public relations specialists, and legal counsel to assist in your response to media, law enforcement, and victims or their representatives.

See the coverage in action

Following a traumatic incident at your church, your worship center is currently being investigated and unavailable to hold services. **This coverage helps reimburse funds spent on renting a facility during the investigation. It also provides reimbursement for the cost of hiring public relations consultants to handle communication.**

During a small prayer gathering, a congregant experiences a severe medical emergency and passes away. Several of those present are emotionally distraught for days after the incident. **The coverage steps in to provide funds to cover individual counseling expenses to help those who witnessed the event.**

This coverage description is intended to help ministry leaders better understand Brotherhood Mutual's MinistryFirst[®] insurance program. It does not provide insurance coverage of any kind, nor does it modify the terms of any Brotherhood Mutual policy. For complete insurance coverage details, please refer to actual policy documents. Coverage for actual claims will be based on applicable policy documents applied to the individual facts of an actual claim event. Some coverages may not be available in all states.

Insuring America's churches and related ministries[®] | brotherhoodmutual.com | 800.333.3735

Property & Liability Insurance | Auto Insurance | Workers' Compensation | Mission Protection | Payroll & HR Solutions

© 2025 Brotherhood Mutual Insurance Company. All rights reserved. Brotherhood Mutual is licensed in most states. 6400 Brotherhood Way, Fort Wayne, Indiana 46825