

Church Planter Insurance Resources

Church planting is a thrilling adventure. There are many variables involved in the preparation for how we care for others in our communities. And through it all, our hope and goal is that people would be transformed by the power and presence of the resurrected Christ as they connect to each new church.

One step in the process of caring for others is the purchase of liability insurance. While this isn't required if your plant is meeting in a home, you will need liability insurance in order to move to a rented or owned space. Liability insurance needs to be purchased before a lease is signed or property purchased. Purchasing liability insurance not only demonstrates your preparedness for the people who you intend to reach, but also for the building and property owners of the spaces you use. It demonstrates the ground work has been done to serve others. It is also due diligence giving you freedom to operate without any fear of future incident that could put undue liability on yourself or those serving your congregation.

Here is a list of companies that, historically, have given affordable policies to Vineyard church plants. Specifics vary by state, but hopefully this list will help as you choose the best insurance for your plant.

Brotherhood Mutual - A national insurance company that has specific coverage options for churches that will fit your ministry needs. Brotherhood Mutual has a program called MinistryFirst that may be very beneficial. Follow the link below to connect with a representative in your area:
<http://www.brotherhoodmutual.com/index.cfm/insurance/property-liability-coverage/ministryfirst/>

Church Mutual - A national insurance company that prides itself on offering affordable insurance to religious institutions. You can request a quote through the link below:
<https://www.churchmutual.com/19/Request-a-Quote>

Farmer's Insurance - A national insurance company with local agent available in most areas of the country. Farmer's policies vary from state to state, but many are able to receive an affordable premium and Farmer's easily can adjust rates as needs change frequently when planting a church. Contact your local agent for more details.
<http://www.farmers.com/business/industry/religious-organizations/>

Sovereign Insurance Group - Sovereign is a national insurance company that provides coverage tailored to your particular situation. Sovereign insures large organizations and churches, as well as smaller non-profits and church plants.
<http://www.sovinsurance.com/coverage-needs-analysis.html>

State Farm Insurance - A national insurance company with local agent available in most areas of the country. State Farm does have specific policies for churches, and premiums are adjusted by size and the spaces you are using. Contact your local agent for more details.
<https://www.statefarm.com/small-business-solutions/insurance/property/church-insurance>