



Mountain Sky Conference The United Methodist Church

August 15, 2021

Attention: Pastor and Chair of Trustees

RE: [Conference-wide Insurance Program for 2022 – Please Review](#)

Dear Sisters and Brothers, Siblings in Mountain Sky Conference:

We hope this communication regarding the Conference-wide Insurance Program for 2022 is helpful to you and your congregation.

We have a Conference-wide insurance program so that we can share the risks and costs of insurance. We want to ensure that we are all adequately covered from a property standpoint and that our members, guests, and staff are protected if liability issues arise. As in the past, the Insurance Task Force has worked with Church Mutual along with the Conference Trustees to establish an insurance program to protect the asset of the Church, building and/or parsonage. At the same time, the team has looked for ways to provide flexibility where needed. Much time and discussion has been dedicated to reviewing a plan which encompasses all of the different ministries in our Conference. Please note the following key items:

1. The tier assignments have not changed for 2022; however, we have [added a Tier Exception to ALL Tier Groups](#). All churches may submit requests for lower coverage than the minimum standard (see enclosed Program Information Sheet). [Tier 2 churches](#) may request a review of building valuations to see if they fall under the \$2 million limit to change to Tier 1. Other exception requests may be submitted to the Conference Board of Trustees for evaluation.
2. All Mountain Sky entities are [automatically enrolled](#) in the Conference-wide program for 2022 unless a written request is received no later than [10/01/21](#).
3. A Church can [Opt Out](#) of the Conference insurance program by having the Opt Out form completed and returned. The minimum requirements must be met on any replacement policy before an Opt Out request can be considered. Opt Out request forms must be completed each year.
4. The [deadline](#) for requesting reduced coverage or to Opt Out of the Conference-wide program is no later than [10/01/21](#). This deadline is important, so please mark your calendar if you are interested in requested adjustments.



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5. If you would like to explore options to your coverage, i.e., higher deductibles, wind and hail buyback, Church Mutual is available to review options, changes in operation and coverages with you.

If there are no changes you would like to make to your renewal policy, no action is needed on your part.

In addition to the program, the Conference Board of Trustees continues to evaluate opportunities for cost sharing or saving, and we will update you throughout the process. We hope that as we enhance our communication and dialogue, we hope our efforts will be beneficial.

Please reach out to us with any questions or concerns your Church may have.

With appreciation,

Nanci Bockelie
Board of Trustees, Chairperson

Deirdre McGee
Property & Liability Insurance
Coordinator

Angela Thomas
Chief Financial Officer

Encl: 2022 Conference-wide Insurance Program Information Sheet – 08/10/21
2022 Insurance Program – Minimum Coverage Standards
2022 Opt Out Request Forms
2022 Tier Exception Form
2019 Trustees PAL Insurance Report Announcing the Program Effective 01/01/20