

Policy Spotlight: Easy-to-Read, Simplified Forms

There's a big change coming to the way organizations interact with their insurance policies. Instead of pages and pages of archaic language, Church Insurance is creating "brand-new, easier-to-read policies," according to Steve Follos, Vice President and General Manager, Church Insurance.

Features of the New Forms

The goal of this form update is to make the policies more user-friendly. Church Insurance wants its clients to be able to access information about their policies easily, so they can understand what is and isn't covered and to what degree. Features of the simplified forms include these:

- **Electronic copies.** This means that your insurance information can always be close at hand and easier to search.
- **Coverage summaries.** "Instead of a generalized policy summary, the beginning of each section of coverage will feature a summary," Steve says. This allows insureds to get a better idea of exactly what is covered by each section.
- **Easy-to-read format.** The information about each section of coverage will be laid out in a simpler format. So, if something occurs that necessitates a claim, clients can quickly look in the appropriate policy section to see if they're covered.

For example, if some valuable items go missing, the policyholder can easily look up the pertinent sections of their insurance policy. "This is my Property coverage; we're covered for theft. Here's my deductible," Steve says. "It's all right there."

- **Policy in hand.** Traditionally, dioceses have held the full policy forms, and churches and other organizations have held the insurance certificate. "But many organizations want to have everything, so we're giving it to them," Steve says. This way, leaders can have greater peace of mind and better understanding of their coverage.

Steve predicts that anyone who is in charge of the organizational insurance will be happy with the new format.