

JULY 2026

Church Insurance 101: Why a Standard Business Policy Leaves Your Ministry Exposed

Your Church Is Not a Business — and Your Insurance Shouldn't Treat It Like One

Summer is a season of mission trips, vacation Bible school, community outreach events, and outdoor services — all activities that create unique liability exposures for churches and religious organizations. I'm Jay Stoetzer, an independent commercial insurance specialist with 46+ years of experience serving churches and nonprofits across Missouri and Kansas. This month I'm starting with the foundation: what a properly structured church package policy covers, and why generic business insurance leaves your congregation dangerously exposed.

What a Church Package Policy (CPP) Covers

A church package policy is purpose-built for religious organizations. Unlike a standard business owner's policy (BOP), a CPP includes: general liability for your premises and activities, property coverage for the sanctuary, fellowship hall, parsonage, and contents, personal liability for clergy and lay leaders acting in their ministerial capacity, scheduled ministry coverage for outreach and off-site activities, and blanket coverage for donated and loaned property. A standard BOP often excludes or limits all of these.

The Clergy Liability Gap in Standard Policies

One of the most significant gaps in generic business coverage for churches is the absence of clergy professional liability — also called ministerial professional liability. This covers claims arising from pastoral counseling, spiritual advice, funeral and wedding officiants, and other ministerial acts that result in alleged harm to a congregant. Without it, your pastor is personally exposed on claims that have nothing to do with the church building.

Mission Trips and Off-Site Ministry Activities

VBS programs held at a park, summer mission trips out of state, community food distributions, and outreach events in your parking lot are all activities that may fall outside the geographic scope of a standard property and liability policy. Church package policies include scheduled ministry activity coverage that follows your congregation wherever ministry happens. Many churches discover after a loss that their policy only covered their physical address.

JAY STOETZER

Independent Insurance Agent
Church & Nonprofit Specialist
46+ Years Experience
Licensed MO & Kansas
50+ Admitted & E&S Markets
Call or Text: 816-384-7738
jay@insure247.com
insure247.com

THIS MONTH'S FOCUS

Church Package Policy (CPP)

"Where there is love, there is life." — Mahatma Gandhi

DID YOU KNOW?

- The average church has 3–5 active ministry programs occurring off-site at any given time — most of which are not covered by a standard business policy.
- Clergy professional liability claims have increased by over 35% in the past decade as congregants increasingly pursue legal action for alleged harm from pastoral counseling.
- A purpose-built Church Package Policy typically costs the same or less than a generic BOP — with dramatically broader coverage for ministry-specific exposures.

CLIENT WIN SPOTLIGHT

A mid-size Baptist congregation in the Kansas City Northland was carrying a standard commercial package policy their previous agent had written years ago. After reviewing their coverage, I found their VBS program, Thursday food pantry, and annual mission trip were all unscheduled — meaning no coverage if a loss occurred at any of these activities. I restructured their program with a church-specific carrier. Premium: \$200 less per year. Coverage: dramatically broader. The head deacon told me it was the most important insurance call the church had ever made.

— Jay Stoetzer

PRO TIP FROM JAY:

Pull out your current policy and look for the words 'scheduled locations' or 'described premises.' If your ministry activities don't appear in the schedule — they may not be covered. Call me for a complimentary review.

VBS Lemonade Punch (Crowd-Size)

Ingredients:

- 1 gallon fresh lemonade
- 2 liters ginger ale
- 1 can frozen pink lemonade concentrate
- 1 bag frozen strawberries
- Mint sprigs for garnish
- Large ice block

Instructions:

1. Thaw strawberries; blend smooth and strain into punch bowl.
2. Add lemonade and frozen concentrate; stir well.
3. Add ice block; pour in ginger ale just before serving.
4. Garnish with mint. Serves 30+.

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Free Church Policy Review — No Obligation

Send me your current declarations page and I'll identify gaps specific to your ministry activities. I work with specialty religious institution carriers that most agents don't access.

★ **Call or Text Jay: 816-384-7738 | jay@insure247.com** ★



FREE CHURCH & NONPROFIT SAFETY MANUAL + RISK MANAGEMENT GUIDE

As a value-added resource for my church and nonprofit clients, I provide a customized Safety Manual and Risk Management Guide at no charge. Covers facility safety inspections, volunteer screening protocols, child protection policies, van and transportation safety, event liability checklists, and loss control best practices used by leading religious institution carriers. *A documented safety program demonstrates stewardship to your congregation and can meaningfully reduce your insurance premiums over time.*

★ **Email or text to request your free copy: jay@insure247.com | 816-384-7738** ★

jay@insure247.com | 816-384-7738 | insure247.com | 7001 N Cherry St Suite 201, Gladstone, MO 64118