

SEPTEMBER 2026

Church Property Insurance: Is Your Sanctuary Insured at Replacement Cost?

The Building That Took Decades to Build Could Be Gone — and Underinsured — in Minutes

Fall brings harvest festivals, community fairs, and the return of full Sunday attendance — along with the reminder that your church building is likely the most valuable physical asset your congregation owns. Property coverage for churches carries unique challenges: historic buildings that cost far more to rebuild than their market value, attached parsonages and educational wings, pipe organs and stained glass, and donated contents that rarely appear on a standard schedule. I'm Jay Stoetzer, and this month I'm covering church property coverage in depth.

Replacement Cost vs. Actual Cash Value — Why It Matters Enormously

Property policies are written on either a replacement cost (RC) or actual cash value (ACV) basis. Replacement cost pays what it costs to rebuild or replace the damaged property with new materials of like kind and quality — regardless of depreciation. Actual cash value deducts depreciation, meaning a 40-year-old roof may be worth very little under ACV. For churches — especially those with historic buildings and specialty construction — replacement cost coverage is not optional. ACV coverage can leave a congregation with a fraction of what it costs to rebuild.

Historic and Specialty Construction: A Valuation Challenge

Many Kansas City area churches were built in the early-to-mid 20th century with stone, brick, and specialty materials that are dramatically more expensive to replicate today. Standard insurance valuation tools often underestimate the replacement cost of these buildings by 40–60%. I work with carriers who use specialty valuation software for religious structures and can schedule an on-site appraisal for larger properties to establish accurate insured values.

Contents, Equipment, and Specialty Property

Your church property policy should schedule: the pipe organ (which can cost \$50,000–\$500,000 to replace), audio-visual and livestreaming equipment, stained glass windows (a specialty repair item), donated artwork and religious artifacts, commercial kitchen equipment in the fellowship hall, and computers and office equipment in the administrative wing. Most standard property schedules miss several of these — I review every church contents schedule line by line.

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THIS MONTH'S FOCUS

Property & Building Coverage

"The church is not a museum for saints; it is a hospital for sinners." — Abigail Van Buren

DID YOU KNOW?

- The average church building is insured at only 60–70% of its true replacement cost — a gap that becomes catastrophic after a total loss.
- Stained glass repair and restoration is a specialty trade that costs 3–5x more per square foot than standard glass replacement — and most property policies use standard glass rates.
- Coinsurance clauses in property policies can penalize you for underinsurance even on partial losses — meaning a \$50,000 loss on an underinsured building can result in a payout of \$30,000 or less.

CLIENT WIN SPOTLIGHT

A historic Methodist church in midtown Kansas City had their building insured at \$1.2M — the amount carried for the past 12 years. After a specialty valuation, I determined the true replacement cost was \$2.1M based on the stone construction, custom woodwork, and stained glass. I restructured their property coverage to reflect the actual value. The increase in annual premium: \$880. The additional protection: \$900,000. The board of trustees said it was the most important insurance decision they'd made in a decade.

— Jay Stoetzer

PRO TIP FROM JAY:

Call your insurance agent and ask for the replacement cost valuation methodology on your building. If they can't tell you how the insured value was determined — call me. Your building deserves a proper valuation.

Fall Harvest Apple Crisp (Fellowship Hall Size)

Ingredients:

- 10 cups sliced apples (peeled)
- 1 cup rolled oats
- 1 cup flour
- 1 cup brown sugar
- ½ cup butter, cold and cubed
- 1 tsp cinnamon
- ½ tsp nutmeg
- Pinch of salt

Instructions:

1. Arrange apples in a greased 9x13 pan; sprinkle with cinnamon and nutmeg.
2. Mix oats, flour, sugar, and salt; cut in butter until crumbly.
3. Spread topping over apples; bake at 350°F for 40–45 min until golden and bubbling.
4. Serve warm with ice cream or whipped cream. Serves 20.

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When Did You Last Get a Building Valuation?

If it has been more than 3 years, your building is almost certainly underinsured. I offer complimentary property coverage reviews and can arrange specialty valuations for historic church structures.

★ **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** ★

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