



Churches Are Our Specialty

As a leading writer of church insurance in South Carolina, North Carolina, Georgia, Tennessee, and Kentucky we understand your needs. Whether it be coverage for church property, liability, church vehicles, workers' compensation or umbrella liability, Southern Mutual Church Insurance Company provides a complete, comprehensive and competitively priced package of insurance protection for churches.

SAVINGS, SERVICE AND SECURITY

Founded in 1928 by church leaders and lay people, Southern Mutual Church Insurance Company continues serving churches today of all denominations with quality, affordable protection. Leaders of more than 8,500 churches look to us for guidance and service in a broad spectrum of insurance needs.

- Property Coverage
- Earthquake Coverage
- Flood Coverage
- Equipment & Machinery Breakdown Coverage
- Crime Coverage
- Dishonesty Coverage
- Liability Coverage
- Personal Injury Coverage
- Pastoral Counseling Liability
- Directors & Officers Liability
- Sexual Misconduct and Molestation Coverage
- Non-Owned & Hired Autos
- Employment Practices Liability
- Violent Acts Expense
- Automobile Coverage (Liability & Physical Damage)
- Workers' Compensation Coverage
- Excess/Umbrella Liability

Serving Churches
Since 1928

*Offering you the
choices you need to
protect what you
value most.*

With over 85 years of experience in the church insurance business, Southern Mutual Church Insurance Company has compiled an excellent performance record of growth, service and stability. Southern Mutual Church Insurance Company is currently rated "A-" (Excellent), by the A.M. Best Company, the oldest and most experienced independent insurance rating organization in the world. Our "A-" rating means we operate from a solid capital base and excel in our ability to meet our financial obligations.



**SOUTHERN
MUTUAL
CHURCH**

INSURANCE COMPANY

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**SOUTHERN
MUTUAL
CHURCH**

INSURANCE COMPANY

COMPANY OVERVIEW



Personal Service & Protection

MISSION STATEMENT

Our mission is to build long term relationships with our church policyholders, business partners and employees through quality insurance products, trusted services and a caring business culture.

We do this through our customized products, skillful underwriting and high quality personalized service. Our team of highly trained professionals represents more than 300 years of combined experience – all dedicated to serving the needs of churches just like yours.

At Southern Mutual Church Insurance Company, service is our goal. Our Claims Service is available 24 hours a day, seven days a week, 365 days a year.

Our Loss Control Department is available to provide extensive surveys of your property to establish replacement values. Also, our loss control staff does periodic free safety inspections. These inspections can offer valuable suggestions for reducing losses from potential property and liability claims.

Our primary goal is
to provide personal,
professional
service and fast,
fair settlement of
your claims

Our top notch Marketing team knows how to tailor coverage to fit your needs. They'll work with you one on one to develop a package designed specifically for your church. We pride ourselves in selecting professionals who will listen to your needs and help handle all of your insurance protection concerns.

When it comes to insurance protection for your church, you want the very best. Reliable, cost effective service and support, a comprehensive package of coverage and a company who specializes in your needs is exactly what you get with Southern Mutual Church Insurance Company.

- Prompt, attentive service
- Package Policy rates guaranteed not to increase for 3 years
- A complete survey of your facilities and needs at no cost or obligation
- An insurance plan tailored to meet the precise needs of your church
- Over 85 years of experience specializing only in churches
- Periodic reviews to help prevent gaps or overlaps in your protection
- A dedicated team of professionals serving your needs
- 24-hour claims service with prompt, fair settlements
- A company with strong financial security



A cornerstone of Southern Mutual Church Insurance Company's long term underwriting philosophy has been to rely on its underwriters to understand and select quality risks. We have developed and cultivated a strong team of skilled underwriters who stay on top of church needs to provide you with quality, affordable protection.



Protecting

What You Value Most