

Repair Crews, Empty Pews...

Their mission may be spiritual in nature, but churches, synagogues and other religious institutions face many of the same equipment risks that apply to a business. It takes equipment to provide the religious and social services that so many people count on. And with limited funds, unexpected equipment repair or replacement can be devastating.

Today's religious institutions are involved in more day-to-day activities than ever before: worship services, educational programs, group meetings, day care, soup kitchens, shelters. They play an important role in the lives of their parishioners and their communities. The loss of vital equipment can be disruptive - and expensive.

Think of all the equipment it takes to operate a house of worship. Heating and cooling systems are essential. A sound system and often an organ are installed in religious facilities. Kitchen equipment, elevators, office equipment such as computers, fax machines and telephone systems are needed to support religious activities. Imagine the impact that a breakdown can have on a congregation. Boilers, air conditioning and small cooking equipment are the most likely things to break down. But power surges and mechanical breakdowns can also damage other types of equipment.

A Lot to Lose



The motor for a chiller compressor burned out, knocking out air conditioning in a South Carolina church.
Total Paid Loss: \$9,594



Contractors working on a church boiler shut off pumps and forgot to turn them back on. A few days later, the boiler overheated. The church had to rent portable heaters so its day care center could open.
Total Paid Loss: \$7,115



A power surge ruined components in two video projectors used to transmit religious services throughout a church complex.
Total Paid Loss: \$6,392



A refrigerator motor shorted out in a church kitchen due to a power surge.
Total Paid Loss: \$3,722