



Serving Together
Binding Together
Standing Together...

The background of the entire page is a still life photograph. In the upper left, a brass bowl holds several ripe, red apples. Below the bowl, a vintage typewriter sits on a wooden surface. The foreground is dominated by an open book with handwritten text in cursive, which is slightly out of focus. The lighting is warm and directional, creating strong highlights and deep shadows.

We have looked at quite a few insurance policies, written by good local brokers. We have found some very common mistakes over and over in policies written with all carriers... mistakes that cost you money and leave holes in your coverage.

Jon Barron

The Value of Binding Together...

As an association, the AGRM brings real and tangible **value** to each of its member missions. The connections and fellowship with staff and leadership of other missions are invaluable as we learn from one another and support each other. Each time we get together, it is apparent that we are a very diverse group, but we have a common goal... to see lives changed by serving the least, the poor, and the needy.

The **partnership** with the Merriam Agency brings real and tangible benefits to support this common goal by providing association members with expertise on call, combined group strength, and comprehensive risk management solutions. We have been learning and growing with the insurance industry since the late 1800's – and insuring Rescue Missions since 1905. Since 9/11, our partnership and strength has grown, allowing the AGRM to secure unique mission-focused benefits.

Strengths of the AGRM / Merriam Agency Partnership:

1. We understand Rescue Mission Work, its unique characteristics and its particulars... and we specialize in setting up and maintaining a "right-sized" policy while keeping you informed on trends and concerns.
2. The Merriam Agency is a Full-Spectrum Independent Insurance Provider, meaning:
 - We ensure that quotes from our multiple insurers are developed with equal standards and will satisfy your need for multiple quotes from a single source.
 - We are qualified and experienced in evaluating and assisting with all of your risk management and insurance needs thoroughly.
3. Our service team is very efficient in handling issues like claims and policy changes while speaking in plain language that is easy to understand.
4. The AGRM partnerships developed with our insurers allow us to secure some unique benefits and plan concessions from our Insurers... and enable each mission to have access to coverage that is unparalleled by any other provider.
5. Loss Prevention Services... since insurance is the least desirable and most costly form of risk management, we look forward to opportunities to work together to help avoid the problems and minimize the chances of sustaining a loss.
6. The Experience of other AGRM Missions should speak clearly of our expertise and the experience you can expect from working with The Merriam Agency.

Binding together allows us to support one another – including the smaller and struggling missions – through thick and thin times by providing the strength and benefits of a much larger group. Binding together supports the AGRM, the efforts and vision of the AGRM board and insurance committee members.

Consider the Value of binding with AGRM Insurance. Contact Jon Barron by email (jon@MerriamInsurance.com) or phone at (719) 488-3206.





You offered us protection for areas of the ministry that was never considered by our previous agency or underwriters. We know that (Merriam) understands Rescue Missions and our unique ministries.

—
Rex Whitteman

The Value of Experience...

We understand Rescue Mission Work, its unique characteristics and insurance particulars that give underwriters pause... or heartburn. We specialize in setting up and maintaining a "right-sized" policy while keeping you informed on trends and concerns. The first hundred years of insuring missions has given us a firm foundation for risk management and insuring missions like yours. We believe the next hundred years is all about partnerships – and we have great relationships with underwriters who understand and enjoy working with social service agencies, rescue missions and homeless shelters.

Insurance Knowledge Quiz

Please mark True or False for each statement.

- Insurance policies are **legal contracts**.
- **Right-sizing** an insurance policy is kind-of like choosing the appropriate nail for the construction project - or like choosing the right lawn care equipment for the size lawn.
- Regardless of whether our mission owns **vehicles**, we are still **exposed to liability** losses from employees and volunteers driving their personal vehicles on mission business.
- Property Insurance provides coverage to keep our operations running in the **event of a loss** like a fire or power outage.
- Liability protection is available to rescue missions for a broad array of day to day activities. Our **liability exposure** is determined by the programs we operate.
- Our **Board of Directors** can be held liable for decisions they make in regard to our ministry. Directors and Officers coverage provides them with personal protection in the event a lawsuit is filed against them, including alleged wrongful acts or omissions in their decision making.
- Volunteers are a key component to our mission. If one of our volunteers was **seriously injured** while working for us, they are neither covered by Workers' Compensation nor our General Liability Insurance.
- Many rescue missions involve residents in day to day activities around the mission including cleaning, maintenance, working in warehouses and thrift stores, vocational training, and other various work therapy programs. These **client/volunteers** are not covered for accidents or injuries.
- **Workers' Compensation** is a necessary policy that provides protection for an employee or worker who is injured in the course of the occupation. Workers' Compensation will provide for the required medical needs of the injured or disabled employee as well as the employee's family needs.
- A second benefit included with Workers' Compensation is called **Employer's Liability**. Employer's Liability is the part of the policy that protects the employer of an injured worker from being sued by the worker or the worker's family.



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Most of us do not think of (insurance) or our need of it until we are near forced to... I know from experience that they are knowledgable about every need in

*Insurance
business.*

*John Steinhauser,
ED, Jamestown, NY*

The Value of Working Together...

After an extensive search and evaluation, the AGRM partnership was developed with Great American Insurance Company... exclusively through the Merriam Agency and for AGRM members only. This exclusive offering allows the AGRM Insurance committee greater controls on the criteria and more liberal benefits. The following unique components have been negotiated to help better serve the needs of AGRM members.

- Due to the reduced risk, we offer **rate concessions** to members who are certified or certified excellent.
- We offer a **3-year Rate Lock**, though it is subject to acceptable loss history
- **Identity Theft Coverage** has been customized to meet the special needs of rescue missions and is standard with a Rescue Mission Policy.
- **Data Corruption/Compromise** includes lost data or a security breach
- **Sexual Abuse** coverage has no sub-limit. Extra protection where you might need it most.
- We have negotiated a **Broadened definition of "Sewer Backup"** to include flood coverage.
- **"Used Car"** coverage enables not-for-profit organizations to sell donated second-hand automobiles to generate income for their organizations. (There are some restrictions)
- **Equipment Breakdown:** Limits have been increased specifically for Rescue missions. Includes:
 - perishable goods (loss from food spoilage)
 - data restoration (computer failure)
 - demolition (if your building is damaged beyond repair)
 - ordinance of law (costs you incur to comply with legal requirements)
 - hazardous substances
 - expediting expenses (costs you incur to decrease the amount of time you might have to close due to equipment breakdown)



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Discover the Value of Working Together with AGRM Insurance members. Contact Jon Barron by email (jon@MerriamInsurance.com) or phone at (719) 488-3206.



The savings we realized on our premiums will be a significant help to us. We are seeing the Lord break the bonds of addiction in the lives of both men and women on a daily basis and we thank you for helping us make it happen.

Bro. Jim Jordan

The Value of One Another...

The Experience of other AGRM Missions is probably more valuable than any words we can use to promote our products and services. They will speak honestly about our working relationship... and whether we've hit the target. Feel free to visit our web site for more letters from our participating missions... and the names of others with whom you might wish to contact to verify their experience with the Merriam Agency. Please let us know if you need additional contact information.

Gospel Rescue Mission, Tucson, AZ

Fort Wayne Rescue Mission Ministries, IN

Union Mission, Charleston, WV

Union Gospel Mission Twin Cities, St Paul, MN

Central Union Mission, Washington, DC

We have benefitted immensely from the Merriam Agency. After September 11th, 2011, the assistance we received from them has proved to be a big help at a time when New York City Rescue Mission was unable to get insurance coverage anywhere else. Whenever we have called the Merriam Agency, they have always been available to assist us with our immediate needs. We highly recommend using this agency.

New York City Rescue Mission, NY



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Explore the Value of binding with One Another in AGRM Insurance. Contact Jon Barron by email (jon@MerriamInsurance.com) or phone at (719) 488-3206.



We had thought for years that we were adequately covered... until we began the inquiry process and preparation for getting quotes from your company was the first time we realized we were clearly lacking in our existing company.

Union Mission, WV

The Value of Relationship...

*Two are better than one,
because they have a good reward for their toil.*

For if they fall, one will lift up his fellow.

*But woe to him who is alone when he falls
and has not another to lift him up!*

Ecclesiastes 4:9-10

There is **value in relationships**. In fact, amidst all the “meaninglessness” of Ecclesiastes, the key central point regarding friendship reiterates this value. We are so honored to have an annually increasing group of AGRM participant missions standing together... and when one falls, we will lift him up as we have for our mission partners since 1905.

Amidst our business relationships, we believe that each mission **having the support** of every other mission is incredibly valuable. The support of our combined strength improves the tenacity of our insurers as the impact of loss is diminished in light of a much larger group. Coverage prior to catastrophic events (i.e. 9/11, the 2011 Tornadoes, Katrina, Ike, or a devastating fire) is relatively easy to come by, but when the challenges come, the strength of partnership is tested... and **our partnerships have proven trustworthy**.

The AGRM Insurance program has come a long way from its inception. Predominantly, we have relationships with a reputable insurance company and underwriters who doesn't just “take the big accounts and leave.” Instead, our relationships are based on trust and **a common goal** of serving God's people.

Since each mission is different, let's discuss **your needs and concerns** – and develop an application process that is simple & efficient for you.

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Explore the Value of Relationship with One Another. Contact Jon Barron by email (jon@MerriamInsurance.com) or phone at (719) 488-3206.



Merriam Agency Services

- ❑ Package or Stand-Alone
 - ✔ Property
 - ✔ General Liability
 - ✔ Auto
- ❑ Umbrella
- ❑ Directors & Officers (D&O)
- ❑ Life
- ❑ Accident
- ❑ Disability
- ❑ Health
- ❑ Flood
- ❑ Workers Compensation
- ❑ Unique Situations
 - ✔ Apartment Complex
 - ✔ Camps
 - ✔ Clinics
 - ✔ Farming & Agriculture
 - ✔ Food Service
 - ✔ Manufacturing
 - ✔ Garage & Auto Sales
 - ✔ Retail
- ❑ Consulting & Analysis
 - ✔ Risk Assessment
 - ✔ Loss Control Engineering
 - ✔ Audits to uncover potentially lethal coverage gaps



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