



Property Damage at Your Church: What to Do

Storm, water, sewer backup, fire, or theft? Stop further damage, document everything before cleanup, and report it. Call MinistrySure — we report it to your carrier and handle the claim with you.

After property damage, do two things at once: stop further damage and report the claim. Tarp the roof or call water mitigation, take photos before any cleanup, and save every receipt — then call MinistrySure at (770) 716-0180. The churches that recover fastest run their side of the claim from day one.

What to do right now

- Protect the property. Stop further damage — tarp the roof, call mitigation for water. Take photos before any work begins, and save every receipt; those costs are part of your covered claim.
- Appoint one point of contact for the claim — ideally a board member or trustee — so every conversation runs through one person. One voice in, one voice out is the single biggest thing that keeps a claim running smoothly.
- Start finding a contractor today. Your church chooses who does the repairs; the insurance company can't require you to use theirs.
- Collect three written estimates from separate local contractors.
- Expect a call from your adjuster — usually within 1–2 business days. For larger losses, a field adjuster will inspect the damage.
- Track the report — and write down everyone you talk to (name, company, role, date). No one updates you automatically, and a claim passes through several hands; keeping a log is how you keep it from stalling.

How your carrier's claim process works

Your desk adjuster at the carrier manages your file — confirms coverage, reviews documentation, and issues your settlement. For larger losses, a field adjuster inspects the damage and writes a detailed estimate. Most carriers outsource field adjusting to a separate company, so the person who inspects your property usually doesn't work for your insurer — ask who they are and what company they're with, and write it down. Their estimate is reviewed for accuracy before it goes back to your desk adjuster, and settlement happens once your adjuster compares it against your three contractor bids — which is why having those ready early matters. Because a claim moves through several different people and companies, keeping track of who has it is how you keep it moving; if it stalls, call us and we'll find out where it's sitting.

Water damage? Act in the first hour

Water damage gets worse every hour it sits. Your most important first call is to a water-mitigation company, not a contractor — for example, ServiceMaster Restore at (800) 737-7663, available 24/7, or any reputable local mitigation company. Speed matters more than which company you use. Keep every receipt; mitigation

is covered as part of your claim.

Choosing a contractor

Your church can choose any licensed contractor you trust. Look for one who is local or regional, fully licensed and insured (including workers' compensation for their crew), with references you can actually check. Walk away from anyone who showed up at your door after a storm, was sent directly by your mitigation company, or promises to "waive your deductible" through the claim — that last one is insurance fraud; end the conversation. A public adjuster is rarely in your church's interest (they take 10–15% of your settlement); call us before you ever sign with one.

How MinistrySure helps

You call us first. We report the claim to your carrier, walk you through your responsibilities so it goes smoothly, and call the carrier on your behalf if it stalls or there's a problem.