

# THE INSURANCE ADVISOR

For America's Churches and Related Ministries from Brotherhood Mutual and Its Agents

## HOW TO HANDLE CHURCH MEDICAL BILLS AND PAYMENTS

### ISSUE 4—WHAT IS YOUR OBLIGATION TO THE INJURED?

*There may be times when people injured on church premises don't have adequate insurance or they incur out-of-pocket expenses.*

One of the greatest concerns when settling insurance claims is handling medical coverages. Churches sometimes assume that they're responsible to pay all medical bills. However, the injured person may receive a double payment (coverage from both his or her own health insurance and your church insurance). By helping Brotherhood Mutual pay only valid claims and avoid duplicate payments, you can assist in keeping your insurance costs down. Remember, your insurance costs are directly affected by the frequency and severity of claims paid on your behalf.

#### INSURANCE YOU CAN'T PASS UP

There may be times when people injured on church premises don't have adequate insurance or they incur out-of-pocket expenses. To protect your church's goodwill, Brotherhood Mutual provides "premises medical payments" coverage, with many churches selecting limits of \$5,000 per person injured. This coverage helps pay medical expenses even if you weren't negligent in causing the injury.

**Note:** Premises medical insurance

may accompany the purchase of any liability policy.

For additional protection, ask your Brotherhood Mutual agent about our church-wide accident coverage.

#### HANDLING AN INJURY

If an injury occurs on your premises or at a church-sponsored activity, follow these steps:

- Seek a qualified health professional to provide immediate medical attention.
- Instruct the injured party to submit a claim to his or her health insurance company (including Medicare).
- Advise the injured party that you'll notify your insurance agent. Avoid making statements about who's at fault. Don't discuss your policy benefits or limits with anyone; let Brotherhood Mutual handle this.
- Provide all pertinent details of the injury to Brotherhood Mutual (see other side).
- Report all subsequent important developments about the accident to Brotherhood Mutual.



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*Report the incident and all subsequent developments to Brotherhood Mutual as soon as possible.*

## **REPORTING AN INJURY**

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When you contact your Brotherhood Mutual agent to report an injury, be prepared to provide the following information:

- Who was injured? Include name, age, address, and phone number.
- Who witnessed the injury? Include name, address, and phone number.
- Who should we contact in your organization for further information? Include name and both day and evening phone numbers.

- What is the extent of the injury?
- What is the relationship between the injured party and your organization? Is the person an employee, member, visitor, etc?
- Where did the injury occur? Be as detailed as possible.
- How did the injury occur? Be as detailed as possible.

In addition, if you know where the injured party was treated and whether or not the injured party has medical insurance, please provide this information.

All property and liability coverages are subject to conditions, coverage limits, limitations, and exclusions. For precise details of coverage, please refer to actual policy forms.

## **Louis Blosch Insurance Agency**

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We insure over 300 churches in North East Oklahoma. We offer this information to help you better administer your church business. The less time you spend on problems which arise from a claim is more time you

can spend spreading the good news of Jesus Christ.

Our team professionals are Louis Blosch, Jerry Hendon, Chuck Lewis, Guy Landes and Clayton Haggard.



**Brotherhood Mutual**  
Insurance Company

**Insuring America's churches and related ministries**

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