The Free Methodist Church of North America requires that all of its churches are properly insured. When a church is an EMP (Emerging Ministry Point) or a CPP (Church Planting Project), it can be listed under the Conference or Sponsoring church’s insurance. But once it becomes its own Society, the church must retain its own insurance.

**Insurance Requirements:**

* Property Insurance
* Liability Insurance
* \*\*Conference and FMCUSA must be listed as additional insured\*\* *This protects the church, the Conference, and the denomination*

We also **strongly encourage** every church to obtain sexual misconduct liability insurance. For many years, this has been the number 1 or number 2 reason why churches and pastors are sued.

**Is there a specific insurance provider you recommend?**

We do not endorse any particular insurance providers, but the two that the majority of our churches use are [Brotherhood Mutual](https://www.brotherhoodmutual.com/landing/request-a-quote/?msclkid=dd3678569bf019d56e2a197ba172c485&utm_source=bing&utm_medium=cpc&utm_campaign=S%20%7C%20Brotherhood%20Mutual%20%7C%20Branded&utm_term=brotherhood%20mutual&utm_content=%5Bbrotherhood%20mutual%5D) and [Church Mutual](https://www.churchmutual.com/). We also encourage churches to talk to insurance providers who are part of their congregation.

**How much insurance coverage does my church need?**

Because our churches are different sizes and offer distinct ministries, we do not have a certain coverage amount that we require of our churches. Talk with your insurance provider to determine what is best for your church. A good rule of thumb is to buy as much as you can afford.

**Can we rent our building or property out to a third party?**

You may, but it may require that you pay taxes on the rental income. There are several things to keep in mind when renting out church property.

* Use a written lease spelling out the terms and specifics about what is being rented and who is responsible for what.
* Contact your insurance provider to make sure you have adequate coverage.
  + Also understand that by renting to a non-ministry tenant, property taxes may be required.
* Never list third parties as additional insured on your church’s policy.

**What should I do with my insurance paperwork?**

* Both your Conference Office and the FMCUSA need a copy of your insurance policy each time the policy renews or is changed. Contact your Conference Office to find out how to securely send them your documents. To send your insurance to the FMCUSA, click [here](https://fmcusa.fromsmash.com/).
* Keep your insurance information in a safe place. You may need to produce the actual insurance policy paperwork when filing a claim.