



Church Insurance Resources

Churches across Texas are facing challenges in finding and keeping affordable property and casualty insurance. In recent years, church insurance carriers have either limited what they offer, raised premiums and deductibles to a point that is difficult to afford, or, in some cases, discontinued offering coverage in Texas altogether.

The SBTC has been following church insurance market conditions and challenges. As a service to the churches, we are providing the list below of insurance professionals reporting substantial placement of church property and casualty insurance across the state over the last 12-18 months. Each group will have separate underwriting criteria and capabilities, however we believe that those listed can provide a broad scope of insurance coverages.

While the SBTC continues to focus on assisting churches extend their Great Commission ministries, we expect to continue to provide updates to our list of insurance professionals specializing in the church market.

1225 United (a division of Higginbotham Insurers)
1225 United - Protection for Every Ministry
Dianne Slater, Sr. Affinity Group Executive
601-612-0204
dslater@higginbotham.com

Insurance for Texans
Church Insurance For Texans
Amanda Minter, Church Insurance Representative
469-342-3571
amanda@insurancefortexans.com

Lightwell Insurance Advisors of Texas
tx.lightwell.com
Travis Weaver, Vice President - 800-422-3384 X265
tweaver@jamesgreeneins.com

GuideStone Financial Resources
Property and Casualty Insurance | GuideStone
Matt Cardwell, Managing Director - 214-720-2199
matt.cardwell@guidestone.org

Marsh McLennan Agency (MMA)
Marsh McLennan Agency | USA Insurance Leaders
Cooper Bibb - O 469-992-9128, C 210-867-7624
cooper.bibb@mma.com

Insurance One
Business Insurance Solutions in Dallas, Texas
Insurance One Agency
Paula Burns, 832-285-4785
pburns@insuranceoneagency.com

For further information and assistance, contact: Marsha Nance, Human Resources and Facilities Manager, SBTC
mnance@sbtxas.com 817-552-2500

Insurance Coverages Churches Should Consider

Property Insurance
Covers damage or loss to buildings, equipment, and personal property due to events like fire, storms, or theft.

General Liability Insurance
Protects the church against claims of bodily injury or property damage occurring on church property or during church activities.

Professional Liability (Pastoral Counseling Liability)
Covers claims related to counseling services provided by pastors or church staff.

Workers' Compensation Insurance
Provides medical and wage benefits to employees injured on the job, as required by state law (if applicable).

Directors and Officers (D&O) Liability
Also called Management Coverage. Protects board members and church leaders from legal claims related to decisions made in their official capacity.

Sexual Misconduct Liability

Covers legal costs and damages associated with allegations of sexual abuse or misconduct.

Automobile Insurance

Covers church-owned vehicles and may include non-owned/hired auto coverage for volunteers or staff using personal vehicles for church business.

Umbrella Liability Insurance

Provides additional liability coverage beyond the limits of other policies, useful for large claims or lawsuits.

Cyber Liability Insurance

Covers data breaches, cyberattacks, and loss of sensitive information such as donor or member records.

Event Insurance

Temporary coverage for special events, especially those held off-site or open to the public.

Steps Churches Can Take to Lower Premiums and Maintain Insurability

Limit Small Claims

Avoid filing minor or avoidable claims, especially those near your deductible, to prevent premium hikes or policy cancellation.

Customize Your Policy

Work with a church-specialized broker to tailor coverage to your ministry's actual risks—eliminating unnecessary or redundant protections.

Review Coverage Regularly

Ensure your policy reflects current buildings, equipment, and liabilities. Some assets may not need full replacement coverage.

Conduct Risk Assessments

Work with your broker to identify risk areas and take preventive measures that can reduce premiums.

Invest in Risk-Reducing Upgrades

Systems like fire suppression, HVAC controls, automatic water shut-off valves, and generators may qualify for premium discounts.

Install Safety Equipment

Use smoke detectors, fire extinguishers, alarm systems, security cameras, motion lights, and reinforced locks to deter loss and damage.

Implement Safety Policies

Enforce written safety procedures—such as child protection plans, volunteer training, emergency protocols, and facility use guidelines.

Maintain Facilities Proactively

Schedule regular HVAC, electrical, and plumbing inspections—especially in older buildings—to reduce the risk of costly claims.

Report Upgrades to Your Insurer

Notify your insurance provider of any safety improvements to potentially earn credits or reduce premiums.

Raise Your Deductible

Choosing a higher deductible can significantly reduce premium costs.

Establish a Capital Reserve Fund

Prepare for major repairs or claim-related expenses by creating a designated fund. The Southern Baptists of Texas Foundation offers certificate accounts with competitive interest and no penalties for emergency withdrawals.



For more information,
visit [sbtexas.com](https://www.sbtexas.com)

Contact us

4500 State Highway 360
Grapevine, TX 76051

817-552-2500

sbtexas@sbtexas.com

