

## TEMPLES AND SYNAGOGUES

Temples and Synagogues face a variety of distinctive risks that can jeopardize their operations, property, and members' well-being. Their exposures vary widely from maintaining aging buildings to operating community programs. Additionally, they are increasingly aware of heightened security concerns related to acts of vandalism or terrorism. Without specialized insurance coverage, these risks can lead to costly disruptions.

The Risk Strategies Temples and Synagogues team – helmed by Felsen Insurance Services – is the largest provider of insurance coverages for temples and synagogues nationwide. We understand the intricate insurance needs of this community and we develop a program specifically crafted to meet your unique exposures and needs.

### INDUSTRY INSIGHT

These dynamic institutions blending spiritual, educational, and cultural activities under one roof face modern challenges. They need expertly crafted coverage to address multifaceted risks. Key factors include:

- **Aging infrastructure:** Many synagogues are housed in older buildings that pose risks like fire hazards, water damage, or structural challenges.
- **Security concerns:** Facilities must contend with threats ranging from vandalism to certified acts of terrorism, requiring both physical and financial preparedness.
- **Community operations:** Temples and synagogues often facilitate childcare programs, youth activities, or community events, introducing liabilities related to volunteers, premises, and participants.
- **Valuable property:** Sacred items, stained glass windows, and other artifacts need specialized care and protection.
- **Legal liabilities:** From pastoral counseling claims, sexual abuse allegations, and accidental injuries on-site, religious institutions face complex liability challenges.
- **Emerging risks:** Cybersecurity is becoming critical as synagogues rely more on online platforms for donations, member communications, and event management.



## SOLUTIONS & CAPABILITIES

Risk Strategies offers comprehensive and meticulously tailored insurance solutions that address the specific and diverse needs of religious institutes, helping them effectively mitigate risks across all operational areas. Our range of coverage includes:

- **Property insurance:** Protection for buildings, appurtenant structures, and contents, including blanket coverage and agreed amounts.
- **Liability insurance:** General liability, including premises liability, personal injury, and advertising liability. This also covers other areas of exposure such as pastoral counseling liability, coverage for employees/volunteers as additional insureds, and abuse and molestation liability for youth programs and childcare services.
- **Specialized endorsements:** Includes coverage for terrorism certified under Terrorism Risk Insurance Act (TRIA), cyber liability coverage, and equipment breakdown.
- **Risk Management Resources:** Risk assessments conducted by experts to identify and mitigate vulnerabilities.

By combining specialized coverages with proactive risk management, synagogues can operate confidently knowing that their unique exposures are addressed.

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## WHY RISK STRATEGIES?

At Risk Strategies, we bring decades of experience and a deep understanding of the religious sector to our religious institutions insurance programs. With a client-first approach, we've crafted solutions that protect synagogues against the unique challenges they face, providing peace of mind for leadership, congregations, and the broader community.

- **Industry expertise:** With over 30 years of experience, our history of serving religious institutions speaks to our unparalleled expertise and commitment.
- **Personalized approach:** We work closely with leaders to design coverage plans tailored to their specific risks, operational needs, and budget constraints.
- **Strong partnerships:** Our extensive network with leading insurers ensures competitive pricing and comprehensive policies.
- **Comprehensive support:** From pre-underwriting analysis to ongoing risk advisory services and claims support, we serve as an extension of your team.

Risk Strategies is a trusted partner who truly understands the role religious institutions play in the community and works hard to ensure they remain protected and vibrant for generations to come.

Let's Talk.

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