

Eligibility Requirements

The **maximum credit is 15 percent** off the **Commercial Package Policy (CPP) premium**; and the following eligibility requirements apply:

1. **The church must be a registered member on SafeChurch.** You can register with a policy or quote number. Registration instructions are available from the SafeChurch.com Help page, or GuideOne.com: [Church Administrator Instructions](#) | [Church Member User Instructions](#).
2. **The credit is available in select states only.** If the credit is available in your state, when you click the **Risk Mgmt Credit** tab on SafeChurch.com, you will go directly to the credit form.
3. **A minimum policy premium amount is required for eligibility.** The premium amount varies by state. Some states require a minimum \$2,500 premium; other states will require a minimum \$5,000 in premium.
Note: To confirm what premium amount is required in your state, please contact your agent or broker.
4. **The credit is available only in the following niches:** Church, Church with School, Church with Daycare, Church with Camp, and Church Headquarters.
5. **The credit is NOT available on these optional coverages:** Crime, employment practices liability, non-owned and hired automobile liability, and sexual misconduct.
6. **The credit is NOT available for Master (non-GAP) policies.**
Note: If you don't know whether your policy is a Master policy, please contact your agent or broker.

Processing Requirements

1. You may complete activities (risk assessments and/or training videos) for credit purposes only if you have that exposure. For example, the "Playgrounds Assessment" may only be used for a credit if your church has a playground.
2. If your church has multiple locations, the Risk Management Credit form will NOT show the credit on the form as completed, or the credit percentage earned, *until all locations have completed the assessment*.
3. You can submit the request for credit **only once per policy year**. Do NOT click the **Submit** button or send the form by mail for processing until you have completed all the credit activities you want your church to receive—up to a maximum of 15 percent.

New Customers Only

1. Within 45 days of policy issuance, your church must register on SafeChurch.com and complete the activities listed on the Risk Management Credit form to earn up to the maximum 15 percent credit.
2. Failure to complete the necessary activities within 45 days of policy issuance will result in the credit being removed from your organization's insurance policy. At that point, your organization will be responsible for payment of the full policy premium without the credit to ensure continued coverage.

Also see: [Completing the Risk Management Credit Form](#) (PDF) directions.