



ZBS Insurance Program

A Call to Biblical Stewardship and Ministry Protection in the 21st Century

- ★ **National Underwriting Program**
 - Better Terms
 - Favorable Spread of Risk
 - Leveraged Purchase
 - No Local Agent Expense
- ★ **Lower deductibles**
- ★ **Value-Added Resources through a “Ministry Protection” Content Library and National Webinars**
- ★ **Enhanced Coverage for Officers, including Stewards & Trustees of the Church**
- ★ **Improved, Uniform Coverage for All Churches**

Expanded Umbrella (Property & Casualty) Limits

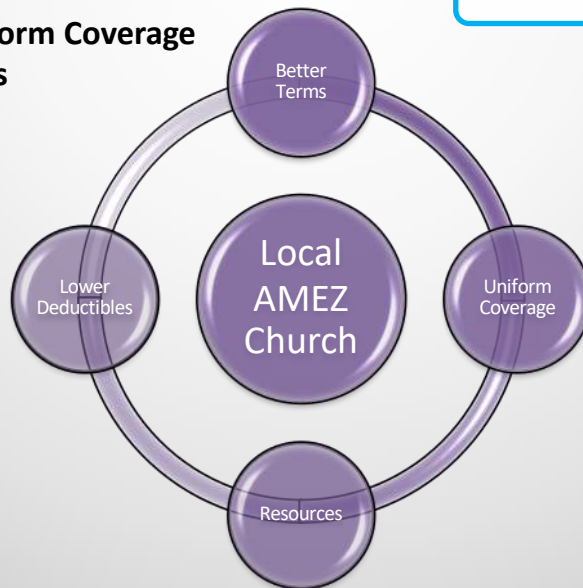
Increased Sexual Misconduct Limit

Incorporated Directors & Officers (D&O), Employment Practices (EPLI) & Professional

Added Flood & Quake Coverage

Added Crime Coverage

Added Equipment Breakdown Coverage



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