# Ministry Matters

Insurance insights for Churches & Nonprofits from Jay Stoetzer

**OCTOBER 2026** Volume 1, Issue 1

## The Policy Every Ministry Hopes It Never Uses

October fills the church calendar with fall festivals, youth lock-ins and harvest events, and that means more children and more volunteers in your building than almost any other time of year. It's the right moment to look hard at the exposure that worries insurance carriers most when they underwrite churches and youth-serving nonprofits: sexual misconduct and abuse. I'm Jay Stoetzer, and this month we're covering how abuse coverage works and the safeguards that protect both children and your ministry.

### How Abuse Coverage Is Written

Many church package policies exclude sexual misconduct and abuse unless it's added back by endorsement, and the added coverage often carries its own, lower limit — sometimes $100,000 or $300,000 while the rest of your liability is $1 million. Some forms cover only the church, not the leaders or volunteers who are named in the same lawsuit. And many are written on a claims-made basis, which means the policy in force when the claim is reported responds, not the policy in force years earlier when the alleged abuse occurred. Changing carriers without understanding that difference can leave a gap.

### The Safeguards Underwriters Want to See

- Written child protection policy adopted by your board
- Applications, references and criminal background checks for every adult working with minors
- A waiting period, often six months, before new attenders can serve with children
- The two-adult rule in classrooms, vehicles, events and online communication
- Annual abuse-awareness training with signed attendance sheets
- A clear reporting procedure that follows Missouri and Kansas mandatory reporting laws

### When an Allegation Is Made

Protect the child first. Follow your reporting procedure and state law, remove the accused person from ministry pending investigation, document what you know, and call your insurance carrier promptly. Don't conduct your own investigation in a way that could interfere with law enforcement, and avoid public statements until you've talked with counsel.

**YOUR AGENT**

**Jay Stoetzer**
816-384-7738 (call or text)
jay@insure247.com
**insure247.com**
7001 N Cherry St Suite 201, Gladstone, MO 64118

**46+ Years Experience**
**Licensed in Missouri & Kansas**
**50+ Insurance Markets**

**DID YOU KNOW?**

- Abuse claims are often filed years — even decades — after the events, which is why prior policy terms matter.
- Carriers can decline or restrict coverage for churches that can't show written screening and training records.
- Many policies require volunteers to be screened the same way as paid staff for coverage to apply.

**FREE POLICY GAP ANALYSIS**

Send me any policy and I'll identify coverage gaps and potential savings — no charge, no obligation.

**Call or text: 816-384-7738**

## PRO TIP FROM JAY:

Pull your current policy and find three things: whether abuse coverage is included, its limit, and whether it's claims-made or occurrence. Then ask your children's ministry leader for a list of active volunteers and the date each was last screened. If either list has gaps, call me.

## REAL-WORLD SCENARIO

A growing church adds a Wednesday night children's program staffed by enthusiastic new volunteers, several of whom haven't completed background checks. When a parent raises a concern about one volunteer, the church's carrier asks for screening records during the investigation. Gaps in those records complicate the defense and the renewal. A simple tracking spreadsheet and a firm "no check, no service" rule would have kept the church on solid ground.

*— Jay Stoetzer*

## Recipe of the Month: Pumpkin Spice Snack Mix

**Ingredients:**

- 4 cups Chex cereal
- 2 cups mini pretzels
- 1 cup pecans
- 4 tbsp butter, melted
- ¼ cup brown sugar
- 2 tsp pumpkin pie spice
- 1 cup candy corn or chocolate candies

**Instructions:**

1. Heat oven to 250°F.
2. Toss cereal, pretzels and pecans with butter, sugar and spice.
3. Bake 45 minutes, stirring every 15 minutes.
4. Cool, then stir in candy. Perfect for the break room.

## REFERRAL REWARD PROGRAM

Earn $25 for every church or nonprofit leader you refer who gets a quote from me. No cap on referrals.

## FREE MINISTRY SAFETY MANUAL + RISK MANAGEMENT GUIDE

A practical guide covering child protection policies, volunteer screening, facility use agreements, vehicle and driver policies, and emergency planning for congregations and nonprofits.

**Email or text to request your free copy: jay@insure247.com | 816-384-7738**

## Is Your Children's Ministry Fully Protected?

I'll review your abuse coverage, limits and claims-made terms, and share a sample screening and two-adult policy your board can adapt. Free and confidential.

**Call or Text Jay: 816-384-7738 | jay@insure247.com**

*This newsletter is for general information only and does not change the terms of any insurance policy. Coverage depends on the actual policy language, and availability varies by carrier.*

**Jay Stoetzer | jay@insure247.com | 816-384-7738 | insure247.com | 7001 N Cherry St Suite 201, Gladstone, MO 64118**