



The Episcopal Diocese of Olympia

The Episcopal Church in Western Washington

www.ecww.org

Earthquake Insurance for Churches in the Diocese of Olympia

Dear Clergy and Lay Leaders in the Diocese of Olympia,

The Diocesan Board of Directors is very concerned about “property” issues, which is a significant focus of our work. That, of course, includes the oversight of mission properties and financial assistance as available for qualified requests from both missions and parishes.

One of our concerns recently was the surprising number of church facilities that did not have earthquake coverage within their insurance policies. The consequences of major disasters to church properties and, more specifically, the financial implications of a major earthquake are severe.

If the Cascadia Earthquake were to occur tomorrow, many of our churches and mission properties would be heavily damaged or destroyed. The ability to provide a continuity of business and worship would be challenged. As Episcopalians of the Diocese of Olympia, we will be overwhelmed with the results of such an event, financially, spiritually, and our ability to aid our communities, unless we begin planning now.

The resources of the diocese are currently limited to providing financial assistance in the form of loans or, in some cases, grants (depending on the money source). The diocesan funds for these requests are limited, and it is a challenge now to assist with all the requests for maintenance, remodeling, and other projects.

When the Cascadia Earthquake occurs, those resources will be gone in a flash, and individual church bodies would have to be self-reliant financially and physically for their own recovery.

Such an event is a grave concern to the Board of Directors. We are urging all congregations to start their disaster planning in the following order of priority:

- Check with your insurance carrier and confirm that you have earthquake insurance adequate to protect your church properties and assets. Add such coverage as needed. Adequate coverage is the “life insurance” of your physical facilities in the event of the inevitable Cascadia Earthquake
- Develop a written plan and guideline for the following:

- Budget for the appropriate insurance coverage.
- Ensure that all relevant past and current business records are scanned and stored “on the cloud” in a safe electronic depository OUTSIDE the Pacific Northwest! Most services provide multiple sites for such backup)
- Use local resources such as the Red Cross and your local County Office of Emergency Services to encourage church families to plan for their own families in such an event. The Red Cross and local counties have a wealth of information and can be of great help.
- Use those same resources to plan for how your church will respond as a community resource. Be prepared as people will flock to churches to seek both survival and spiritual sustenance.
- Discuss with nearby churches how you can work together in such a disaster. Afterall, disasters are ecumenical.

If you have questions, don't hesitate to contact us.

Ron Miller, Diocesan Safety and Security Coordinator (rmiller@ecww.org)

Jim Beckwith, Diocesan Treasurer (jbeckwith@ecww.org)

“The prudent see danger and take refuge, but the simple keep going and pay the penalty.”

-Proverbs 22:3 (NIV)