

Help Topic: Risk Management Credit Eligibility and Processing Requirements

Eligibility Requirements

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

1. **The church must have a My Account setup.** You can create a profile with your policy number.
2. **The credit is available in select states only.** If the credit is available to you, your policy will have the total risk management credit available.
3. **The amount of the credit available depends upon your total CPP premium. A minimum policy premium amount is required for eligibility.** The premium amount may vary by state.
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 all optional coverages.** Some of the optional coverages on which the credit is not available are: 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 can submit the request for credit **only once per policy year**.
2. Do NOT click the **Submit** button for processing until you have completed all the credit activities to receive the credit available to you in your state.

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 credit allowable in your state based upon your premium level.
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.

