

# **THE CHURCH AND INSURANCE**

**PRESENTATION DURING IRA WORKSHOP**

**FOR CHURCH MINISTERS**

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# INSURANCE AND THE CHURCH

- Should Christians Take Insurance

?




# **INSURANCE & CHURCH cont'd**


- **Insurance is not specifically mentioned in the Bible.**
- **But if something is not specifically mentioned in the Word of God, then we must draw from the principles and teaching of the whole testimony of Scripture.**
- **The question of insurance has perplexed some Christians, as it seems being "protected" by insurance shows a lack of faith".**



# **INSURANCE & CHURCH cont'd**

- **However, insurance does not prevent accident, injury, fire, or death.**
- **It merely compensates a Person in the event of such a loss so that one can regain economic stability.**

 **God does not promise Christians, under any and all circumstances, a life free from early death, all hazards, and disasters.**

 **In fact, Scripture shows we should expect to have to cope with many and varied problems (Acts 14:22).**



# Why Christians Fail To Take Insurance

Hosea 4: 6

- My people are destroyed for lack of knowledge and not lack of FAITH - Interesting indeed.
- Many Church leaders fail to take insurance flatly because of lack of knowledge.
- This lack of knowledge has not however prevented Christians from suffering loss or damage from diverse perils



# WHY SHOULD CHRISTIANS INSURE?

## a) To protect oneself

- Solomon tells us, "A prudent/Wise man foresees evil and hides himself; the simple pass on and are punished" (Proverbs 27:12).
- Taking steps to avoid loss damage or mitigate against consequences of negative happenings is not unbiblical.
- The bible clearly teaches us the principle of protecting ourselves by taking early precautions, before calamity strikes.



# **WHY INSURE cont'd**

## **b) Biblical Instruction**

- **Paul instructed Timothy to, “Guard that which has been entrusted or committed to him” 1 TIM 6:20**
- **We are expected to act judiciously over matters of the church**



# WHY INSURE ?

## c) Mark of Stewardship

- **1 cor. 4:2 Moreover it is required in stewards, that a man be found faithful.**
- **We are stewards of Gods people, church property entrusted us...etc**





# WHY INSURE cont'd ?

## d) To provide for days of adversity

- Jeremiah 22:21 “I warned you when you felt secure, but You said, “I will not listen.”
- There are days of adversity for all men irrespective of our beliefs.
- Are you/your church Members ready for the consequences?



# **WHY INSURE cont'd ?**

## **e) To Provide for our families.**

- **Proverbs 27:20 “Hell and destruction are never full; so the eyes of men are never satisfied.”**
- **Death and Destruction are daily events in our days and we must provide for their effects so that we do not expose our families.**



# Key Objectives of Insurance

- Alleviate Financial hardships after a misfortune
- Protecting family after one's death from loss of income
- Ensuring debt repayment after death
- Protecting the church/business from business interruption and loss of income.
- Protection against unforeseeable health expenses



# Key Objectives of Insurance

- Protection against loss from theft, fire, flood and other hazards.
- Protecting church/self against lawsuits
- Protecting church/self in the event of disability
- Protecting church and personal vehicles against theft or losses incurred because of accidents.



**END**

