

# Mennonite Union Aid



SHARING MAKES  
A DIFFERENCE!



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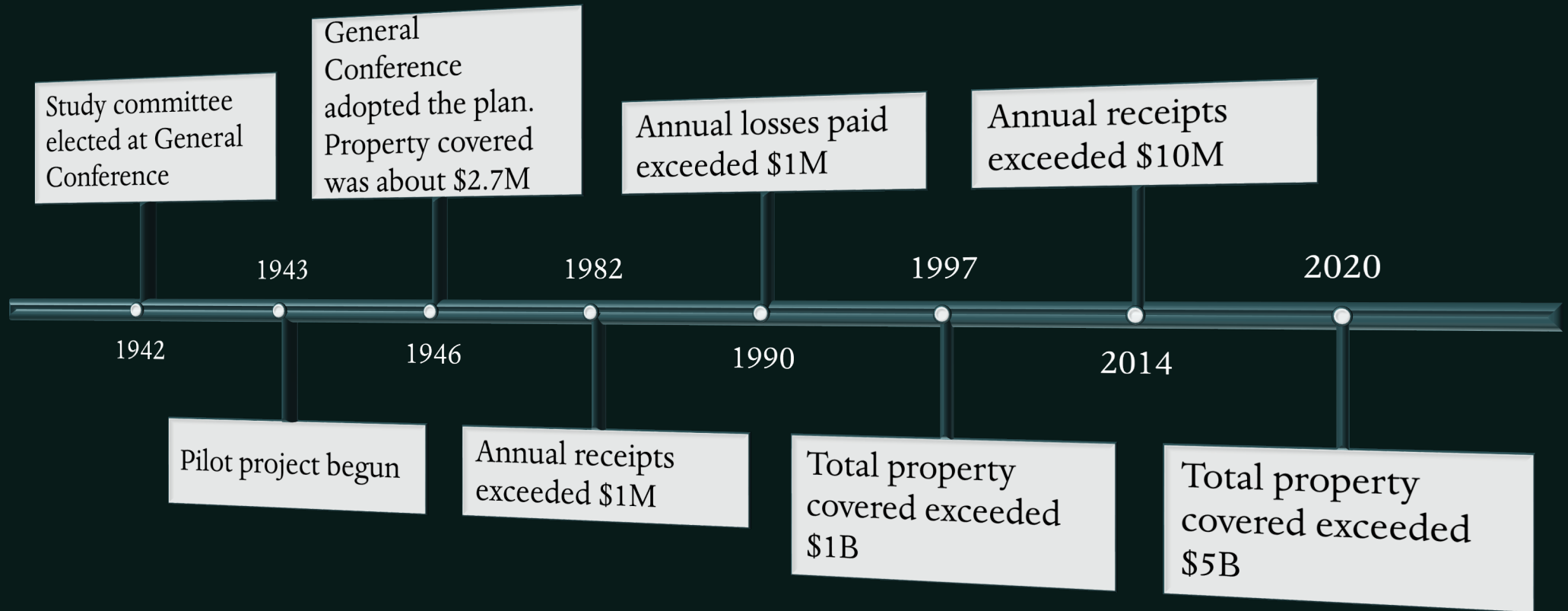


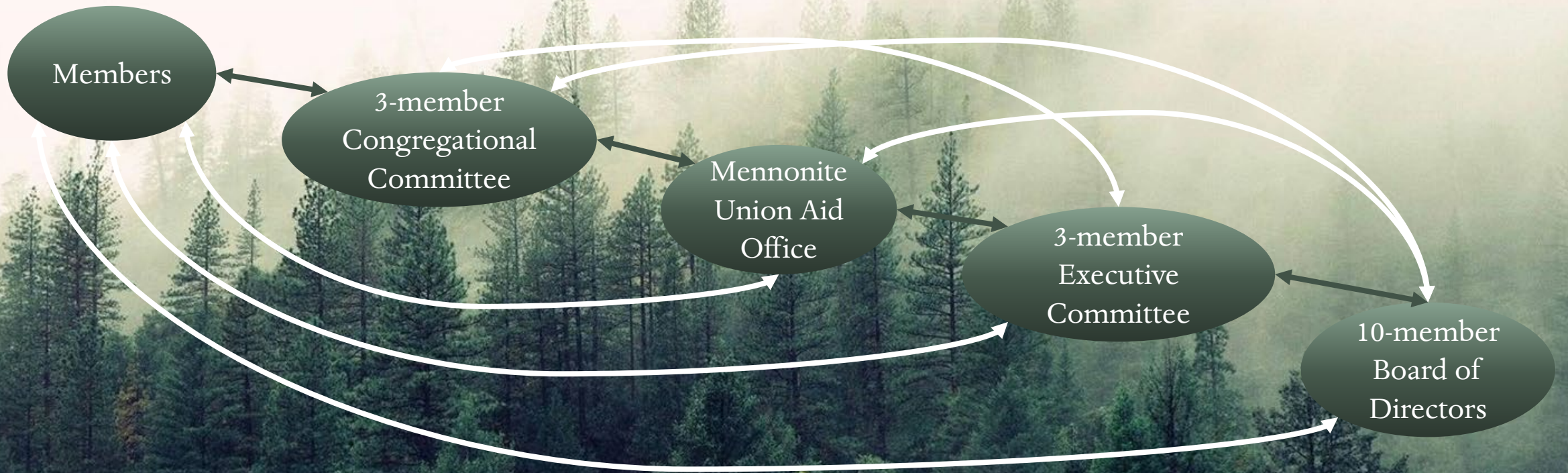
# History of Mennonite Union Aid

Misfortune happens to all. In the early 1900's, when disasters such as fire or flood befall members of the Church of God in Christ, Mennonite, the local deacons would make a campaign to raise funds for the unfortunate family. The success of these campaigns varied widely. It also took time while the victims waited for assistance. In the early 1940's the brotherhood recognized the need to have an organized system which would be fair to all and where funds would be available for immediate disbursement. After consideration at the 1942 General Conference, a committee was elected to study the feasibility of such a plan. Operations began in October 1943. From a modest beginning of paying \$45 in losses the first six months, God has continued to bless the plan. In 2023, 80 years later, MUA paid over \$10 million in losses. We cover over \$5 billion of members' property. With God's blessing, there has always been enough money to cover the losses presented.



# Timeline





The dark arrows indicate the normal paths of communication.

The lighter arrows indicate alternate paths of communication which can all be used when needed.

Notice that all groups have access to the Board of Directors.

## Structure

# Congregational Committee Responsibilities

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## COMMITTEE

- Familiarize yourself with the MUA guidelines.
- Evaluate real estate to be entered in MUA.
- Evaluate losses when they take place.

## SECRETARY

- Fill out all forms (property additions & cancellations, losses, etc.) and submit them to the office.
- Keep congregation informed of changes to policy.
- Notify office of members who move in or out, are excommunicated, etc.

## VALUATORS

- Help the secretary evaluate real estate to be entered to make sure values are reasonable.
- Help the secretary evaluate losses that take place in order to submit loss reports that are fair to all involved.

# Filling out a **New** Policy Form (Part 1)

Fill the form out completely. Demographic info changes frequently, making this section important. This should be the mailing address, which may be different than the property address.

The same form is used for New Policies and Policy Changes.

Enter your District Number.

Check-mark the "New Policy" box.

Leave the Policy Number blank – this will be assigned at the office.

Enter the date the member wishes for the new policy to go into effect.

*TIP:*  
Save your master copy of the New Policy and Change Form with your district secretary info already filled in. When you need to process a form, you have a head start.

**Mennonite Union Aid**  
**New Policy and Policy Change Form**

Policy Holder Andrew Petersen Please mark policy type. New Policy  Existing Policy

Address PO Box 199 District Number 135 Existing Policy Number \_\_\_\_\_

City, State, Zip Hometown, DE, 12345 Effective Date for Changes 05 / 25 / 2023

Phone 989 - 767 - 5454 Fax \_\_\_\_\_ District Secretary Contact Number 987 - 654 - 3210

Email andrew.p @ ymail.com Email secretaryjoe @ gmail.com

Line No	*Rate	Property Description	Add \$\$	Cancel \$\$	Ending Value	**Lien
	D	Dwelling house - 1541 Country Lane, Hometown, DE	\$250,000			✓
	D	Dwelling house contents	\$50,000			
	B	Storage shed	\$5,000			
	B	Barn - 1541 Country Lane, Hometown, DE	\$100,000			✓

Your info as district secretary is helpful in case we have questions while processing the form.

# Filling out a **New** Policy Form (Part 2)

**Mennonite Union Aid**  
**New Policy and Policy Change Form**

Policy Holder Andrew Petersen Please mark policy type. New Policy  Existing Policy

Address PO Box 199 District Number 135 Existing Policy Number \_\_\_\_\_

City, State, Zip Hometown, DE, 12345 Effective Date for Changes 05 / 25 / 2023

Phone 989 - 767 - 5454 Fax \_\_\_\_\_ District Secretary Contact Number 987 - 654 - 3210

Email andrew.p @ ymail.com Email secretaryjoe @ gmail.com

Line No	*Rate	Property Description	Add \$\$	Cancel \$\$	Ending Value	**Lien
	D	Dwelling house - 1541 Country Lane, Hometown, DE	\$250,000			✓
	D	Dwelling house contents	\$50,000			
	B	Storage shed	\$5,000			
	B	Barn - 1541 Country Lane, Hometown, DE	\$100,000			✓

Leave the Line No blank on new policies.

Consult the bottom of the form or the MUA Guidelines booklet to find the correct rate.

Enter a complete property description. For houses or other major buildings, include the street address, as it may not match the mailing address.

Enter the property value in the Add \$\$ column.

Leave the Cancel \$\$ column blank.

If the property is financed, check-mark the Lien column on the lines that are financed.

Ending Value \$\$ can be left blank on a new policy.



# Filling out a **New** Policy Form (Part 3)

Fill in the lien holder's name and mailing address.


**\*\*Lien holder Information – If any of the property lines listed above are financed, please check the box labeled Lien and fill in the information below.**

Name of lien holder First State Bank Contact Person Isaac Miller  
Address PO Box 5000 Phone 999 - 888 - 7777 Loan Number 123456789-034  
City, State, Zip Dover, DE, 65432 Fax or Email i.miller@firststatebank.com

**\*Rate Legend - See handbook for more comprehensive description. Please fill in the rate for all new property.**  
A - Churches, Schools, Church owned property    B - General property not elsewhere classified    C - Business property, ATV's, Center Pivots, Property at risk as defined in Handbook, Machinery with collision coverage    D - Primary Dwelling House and Contents    E - High Risk items as defined in Handbook

**Signatures – Please obtain all signatures for new policies or when adding real estate.**

Policy Holder Andrew Petersen by phone District Secretary Joe Anderson  
Valuator Kenneth Koehn by WhatsApp Valuator Peter Johnson by text

Tel (620) 846-2288 -- Fax (888) 7-8819 -- Email mail@mua.faith -- PO Box 338, Montezuma, AZ 8567867

Fill in the lien holder contact info so the office can send proof of coverage.

If you have the loan number, please include it for the bank's reference.

All four signatures are required on new policies.

Signatures can be typed in if the values have been approved by that party.

If approval has been given by phone or electronically, please indicate.

# Filling out a **New** Policy Form (Part 4)

Save the form in a location where you can find it, with a name to identify it, such as, "New Policy Andrew Petersen".  
Be careful to not overwrite the original blank form with a file by the same name.

Print the form if you need to collect manual signatures, or if anyone needs a paper copy.

Please remember that all forms are to be filled out and submitted by the district secretary. Please do not hand out blank forms to your members to fill out for themselves. Members are not as familiar with guidelines and procedures as you are.

Email the form to the office and any other party who needs a copy. Clicking this button should open a new email message in your default email client with this form already attached.


**\*\*Lien holder Information – If any of the property lines listed above are financed, please check the box labeled Lien and fill in the information.**

Name of lien holder First State Bank Contact Person Isaac Miller  
Address PO Box 5000 Phone 999 - 888 - 7777 Loan Number 123456789-034  
City, State, Zip Dover, DE, 65432 Fax or Email i.miller@firststatebank.com

**\*Rate Legend - See handbook for more comprehensive description. Please fill in the rate for all new property.**  
A – Schools, Church owned property B – General property not elsewhere classified C – Business property, ATV's, Center Pivots, Property at risk as defined in Handbook, Machinery with collision coverage D – Primary Dwelling House and Contents E – High Risk items as defined in Handbook

**Signatures – Please obtain all signatures for new policies or when adding real estate.**

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Tel (620) 846-2288 -- Fax (888) 977-8819 -- Email mail@mua.faith -- PO Box 338, Montezuma, KS 67867

Print Form

Save Form

Email Form

# Filling out a Policy **Change** Form (Part 1)

Fill the form out completely. Demographic info changes frequently, making this section important.

The same form is used for New Policies and Policy Changes.

Enter your District Number.

Check-mark the "Existing Policy" box.

Enter the member's Policy Number.

Enter the date the member wishes for the policy changes to go into effect.

**TIP:**  
Save a Change Form with all the name, address, and policy info filled out for each policy holder. When you need to make a change, open that form and you have a head start. Save the form with the changes under a new file name.

**Mennonite Union Aid**  
**New Policy and Policy Change Form**

Policy Holder Andrew Petersen Please mark policy type: New Policy  Existing Policy

Address PO Box 199 District Number 135 Existing Policy Number 135076

City, State, Zip Hometown, DE, 12345 Effective Date for Changes 06 / 07 / 2024

Phone 989 - 767 - 5454 Fax - - - District Secretary Contact Number 987 - 654 - 3210

Email andrew.p @ ymail.com Email secretaryjoe @ gmail.com

Line No	*Rate	Property Description	Add \$\$	Cancel \$\$	Ending Value	**Lien
0101	D	Dwelling house - 1541 Country Lane, Hometown, DE	\$25,000		\$275,000	
0105	B	Storage shed		\$5,000	\$0	
	C	4530 SHU Mahindra Tractor S/N VTNM-9876	\$21,500		\$21,500	✓
	B	Cattle	\$100,000		\$100,000	

Your info as district secretary is helpful in case we have questions while processing the form.

# Filling out a Policy **Change** Form (Part 2)

Fill in the Line No for existing lines on which you are changing values.

Leave the Line No blank on new lines of property you are entering. These will be assigned at the office.

Consult the bottom of the form or the MUA Guidelines booklet to find the correct rate for new lines.

Enter a complete property description. New entries for houses or major buildings should include the street address.

For equipment or machinery, enter the serial number if available.

If adding value, enter the dollar amount of the change in the Add \$\$ column.

If subtracting value, enter the dollar amount of the change in the Cancel \$\$ column.

If new lines are financed, check-mark the Lien column on the lines that are financed.

The Ending Value column should contain the value the member wishes to have on this line *after* the current changes are made.

**Mennonite Union Aid**  
**New Policy and Policy Change Form**

Policy Holder Andrew Petersen Please mark policy type. New Policy  Existing Policy

Address PO Box 199 District Number 135 Existing Policy Number 135076

City, State, Zip Hometown, DE, 12345 Effective Date for Changes 06 / 07 / 2024

Phone 989 - 767 - 5454 Fax - - - District Secretary Contact Number 987 - 654 - 3210

Email andrew.p @ ymail.com Email secretaryjoe @ gmail.com

Line No	*Rate	Property Description	Add \$\$	Cancel \$\$	Ending Value	**Lien
0101	D	Dwelling house - 1541 Country Lane, Hometown, DE	\$25,000		\$275,000	
0105	B	Storage shed		\$5,000	\$0	
	C	4530 SHU Mahindra Tractor S/N VTNM-9876	\$21,500		\$21,500	✓
	B	Cattle	\$100,000		\$100,000	

# Filling out a Policy **Change** Form (Part 3)

Fill in the lien holder's name and mailing address for the new items being added that are financed..

**\*\*Lien holder Information – If any of the property lines listed above are financed, please check the box labeled Lien and fill in the information below.**

Name of lien holder Mahindra Finance USA LLC Contact Person Insurance Dept  
Address PO Box 3000 Phone 800 - 863 - 3660 Loan Number 20239906  
City, State, Zip Johnston, IA, 50131 Fax or Email insurance@agricredit.com

**\*Rate Legend - See handbook for more comprehensive description. Please fill in the rate for all new property.**  
A - Churches, Schools, Church owned property B – General property not elsewhere classified C – Business property, ATV's, Center Pivots, Property at risk as defined in Handbook, Machinery with collision coverage D – Primary Dwelling House and Contents E – High Risk items as defined in Handbook

**Signatures – Please obtain all signatures for new policies or when adding real estate.**

Policy Holder Andrew Petersen by text District Secretary Joe Anderson  
Valuator \_\_\_\_\_ Valuator \_\_\_\_\_

Tel (620) 846-2288 -- Fax (620) 977-8819 -- Email mail@mua.faith -- PO Box 338, Mankato, KS 67867

**Print Form** **Save Form** **Cancel Form**

Fill in the lien holder contact info so the office can send proof of coverage.

If you have the loan number, please include it for the bank's reference.

Only Policy Holder and Secretary signatures are required on change forms, unless adding real estate.

If approval has been given by phone or electronically, please indicate.

Signatures can be typed in if the values have been approved by that party.

# Filling out a Policy **Change** Form (Part 4)

Save the form in a location where you can find it, with a name to identify it, such as, "Policy Change Andrew Petersen 06-07-2024". Be careful to not overwrite the original blank form with a file by the same name.

Please remember that all forms are to be filled out and submitted by the district secretary. Please do not hand out blank forms to your members to fill out for themselves. Members are not as familiar with guidelines and procedures as you are.

Print the form if you need to collect manual signatures, or if anyone needs a paper copy.

Email the form to the office and any other party who needs a copy. Clicking this button should open a new email message in your default email client with this form already attached.

**\*\*Lien holder Information – If any of the property lines listed above are financed, please check the box labeled Lien and fill in the info**

Name of lien holder	Mahindra Finance USA LLC	Contact Person	Insurance Dept
PO Box	3000	Phone	800 - 863 - 3660
City	Johnston, IA	Loan Number	20239900
State	IA	Fax or Email	insurance@agricredit.com
Zip	50131		

**Rate Legend - See handbook for more comprehensive description. Please fill in the rate for all new property.**

A - Churches, Schools, Government owned property    B - General property not elsewhere classified    C - Business property, ATV's, Center Pivots, Property at risk as defined in Handbook    D - Primary Dwelling House and Contents    E - High Risk items as defined in Handbook

**Signatures – Please obtain all signatures for new policies or when adding real estate.**

Policy Holder Andrew Petersen by \_\_\_\_\_    District Secretary Joe Anderson

Valuator \_\_\_\_\_    Valuator \_\_\_\_\_

Tel (620) 846-2288 -- Fax (888) 977-8819 -- Email mail@mua.faith -- PO Box 338, Montezuma, KS 67867

[Print Form](#)    [Save Form](#)    [Email Form](#)

# Filling out a **Loss Report** (Part 1)

Enter the loss date. If date is unknown, (for example in the case of theft) enter the date the loss was realized.

Enter the date the loss was reported to you as secretary, even if you did not have complete details.

Enter the member's policy number.

## Mennonite Union Aid Loss Report

Policy Number 021017  
 Date loss occurred or was realized 03/31/2023  
 Date loss was reported to District Secretary 04/05/2023  
 Policy Holder Name Joe Brother Address 123 Cowbell Lane  
 City Anyville State KS Zip 65432

Enter the member's name and address.

Enter the amount of loss for each line.

Enter the policy line number of the property for which loss is being filed.

Line No.	Property Description	Coverage amount on entire line item as listed on policy	Total current value of <i>entire</i> line item at time of loss *	Amount of loss
0102	Dwelling house contents	60,000	60,000	5,000
0180	Lawn & garden equipment	8,000	12,000	4,000

Enter the *actual* current value for the *entire* line item at time of loss, (in this case *all* lawn & garden equipment).

Enter the property description as shown on policy.

\*Example: If one cow valued at \$1,000 is killed by lightning, but the entire cow herd that is covered on this line is worth \$100,000, you would enter \$100,000.

Total amount of loss \$ 9,000

Office Use

Deductible

Loss was caused by the following: (Mark one item)

Animal Collision  Collision

Total the loss amount from all lines.

Enter the amount of coverage shown on the policy for the *entire* line item, (in this case *all* house contents).

# Filling out a **Loss Report** (Part 2)

All four signatures are required in order to process a loss.

Signatures can be typed in if the loss report has been reviewed and approved by that party.

Select the appropriate box for the type of loss.

Print form if you need to collect manual signatures.

If approval has been given by phone or electronically, please indicate (by phone, by text, etc.).

Give a reasonably detailed description of the loss as it occurred. Supplying details can expedite the claim, keeping us from needing to request more information.

If the property on which the loss occurred is financed, be sure to include lien holder info.

Total amount \_\_\_\_\_

Office Use \_\_\_\_\_

\_\_\_\_\_ 100,000. \_\_\_\_\_

\_\_\_\_\_

Animal Collision  Drowning  Fire  Flood  Electrocutation

Explosion  Flood  Ingestion

Lightning  Predators (Livestock)  Storm  Suffocation

Theft  Vandalism

Detailed description of property loss or damage:  
Vandals entered home and garage and stole a new computer (2,000), an \_\_\_\_\_ (700), a microwave \_\_\_\_\_ (500), silverware (800), wrist watches (1,000), and a used riding motorcycle (4,000)

By signing below, I certify that this claim is true and correct to the best of my knowledge and the settlement is satisfactory.

Policy Holder: John Brother District Secretary: John Secretary

Valuator: Peter Valuator Valuator: Jacob Valuator

IMPORTANT: If the property is financed, fill in the following:

Name of Lienholder: \_\_\_\_\_ Office Use \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

**Print Form** **Save Form** **Email Form**



# Loss Reporting Responsibilities



## LOCAL COMMITTEE VERSUS EXECUTIVE COMMITTEE

- While some losses are clearly coverable, others may be questionable.
- The local committee is not responsible to make the final decision whether a loss is coverable.
- Leaving the final decision to the executive committee relieves pressure on the local committee.
- Local committees ARE responsible for:
  - Submitting correct current market values
  - Submitting correct loss amounts
  - Submitting a complete description of the loss along with documentation
  - Collecting signatures that express agreement with loss amounts from policy holder and committee members

# The Loss Payment Process

ALL LOSS REPORTS ARE REVIEWED BY THE EXECUTIVE COMMITTEE

- Dates are reviewed for timely reporting.
- Values are reviewed for full coverage.
- Claim amounts are reviewed.
- Cause & description of loss are reviewed for eligibility.
- Accompanying invoices are reviewed for relativity.
- All four signatures need to be present.
- If the loss is questionable, the DS may be contacted for more info.
- Checks are written and mailed out.



# Tips For Success



## HOLD A YEARLY MEETING IN YOUR CONGREGATION

- Invite all policy holders to come and go over their values with the committee.
- Where values are unduly low or high, encourage your policy holders to make adjustments.
- When feasible, fill out change forms with the member present and provide them with a copy.
- Invite questions and input from your congregation and feel free to pass it on to the office, committee, or board.

# Tips For Success



## ITEMS TO WATCH FOR

- Home values in a changing economy
- House contents values – most are too low
- Equipment values – should be at market value
- Pivot values should include electrical service and rotophase
- Trailers are NOT covered for collision and upset in MUA, with the exception of silage wagons, gravity wagons, nurse trailers, and pull-type manure spreaders.
- Trailers ARE covered for collision and upset in BAA.
- Solar systems need to be entered as separate items – covered at B rate
- All rental houses should be covered at C rate
- Be aware of MUA's policy about trusts, corporations, and partnerships



## On the horizon...

- We plan to make use of a broadcast group to push out relevant information to committees.
- A new website is being designed that will give district committees access to their district's policies and streamline policy changes and loss reporting.



- What features or tools would make your job easier? We value your input!

# In Conclusion



Once a self-seeking spirit is prevalent and is more interested with a concernment to get out of a mutual aid system everything or more than he puts into it, he has become worthless as a booster and helper in the society, he becomes like freight to his brethren who must struggle to keep the fire of the mutual aid spirit aglow. – Abe J. Unruh



# Thank you

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Mennonite Union Aid

[mail@mua.faith](mailto:mail@mua.faith)

[www.mua.faith](http://www.mua.faith)

