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investments we ever make. Illnesses, injuries, and other medical setbacks can be astronomically expensive if hospital visits, surgery, or other serious measures are required; maintaining health coverage is the only way to ensure we aren't stuck covering these emergency medical costs out-of-pocket.

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claim is usually used to replace or repair property or pay for health care costs related to an injury.

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company. It ' s a contract. For example, if your building catches fire, your insurance company promises to help you restore or replace it, so that your ministry doesn ' t bear the overwhelming expense alone. Not all insurance policies are alike.

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### Mutual

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