

# Safe Homes, Safe Schools, Safe Shuls

## Insurance Awareness Program

*We are all heartbroken to read ads of widows and orphans who do not have enough money to put food on the table as a result of a death.*

**No person (man or woman) should be without adequate life insurance.**

*At the minimum, one should have a “term” policy.*

**Safe Homes** Every individual must have a life insurance policy. A minimum \$500,000 “term” policy costs a few hundred dollars per year. Married individuals should be insured to protect their spouse and children.

**Safe Schools** Rabbaim and teachers can be insured through a class gift, holiday gift, end-of-the-year gift, etc. by class parents. Schools should consider allocating \$10 from school tuition or PTA projects to cover rabbaim and teachers.

**Safe Shuls** Synagogues should consider taking \$10 from shul membership to insure that the rav and klei kodesh have a “term” policy. The rav and board may want to establish a campaign to underscore the importance for membership to obtain life insurance policies. Synagogues should consider setting up a fund for those that may be unable to afford even a modest premium.

**PLEASE CONTACT ALBERT KAHN AT THE ORTHODOX UNION, 212.613.0612, ALBERTKAHN@EARTHLINK.NET, regarding any questions or assistance that you may need on the Insurance Awareness Program.**

The Orthodox Union is not a broker and does not benefit in any way. We are concerned that this topic is not sufficiently addressed, awareness often coming too late. We would like to avoid turning a potential misfortune into a catastrophe for your loved ones by advocating insurance coverage. You may find any qualified insurance broker that you wish, but do not delay. The younger you are, the lower the rates.

**Do not leave yourself or your loved ones unprotected.**