

12 Questions to Ask Your Insurance Company When Implementing a Safety/ Security Team

If your house of worship is considering the creation of some sort of Safety or Security team, you might want to consider checking with the insurance company that covers your building and property. They might have limits and guidelines for what they will and will not underwrite. In fact, they might even have some helpful information to give you that might make this project a little easier. And, if you have implemented such a team, it's not too late to make sure your dedicated volunteers and staff members are operating in a manner to avoid disqualification from a claim in the future.

1. Has your insurance company in the past ever denied coverage to a church as it relates to the actions of their security or medical team; and if so, what were the circumstances and outcomes?
2. Are you aware of any churches that have been insured with your company that were named in a lawsuit as of a result of the actions of the security or medical team; and if so, what was the outcome?
3. As it relates to a potential injury to either security or medical team personnel while acting on behalf of the church, what coverage is available such as:
 - a. Ambulance transportation
 - b. Emergency care
 - c. Hospital admission and care
 - d. Outpatient care
 - e. Loss of wages
 - f. Workers compensation
4. Could you (the church insurance company) provide examples of your policy that would not cover medical and security personnel while acting in good faith on behalf of the church, whether on church property or off church property?
5. Let's say a security team member acting in good faith on behalf of the church wrestles with an intruder on church property and later gets arrested for assault. What specifics, if any, does your policy cover for that team member such as:
 - a. Bail
 - b. Legal representation and court costs
 - c. Loss of wages
 - d. Workers compensation
6. Does your policy have any requirements for security and medical team personnel? (e.g. concealed carry permit, CPR/First Aid certification, training on security equipment, etc.)
7. What does your policy recommend or require as it relates to background investigations of your Safety/Security personnel?

8. Does your policy require record keeping for security and medical personnel specifically related to training, qualifications, certifications, etc.?
9. Does your policy contain language directed at lethal and non-lethal weapons, use of tasers, handcuffs, types of weapons and related ammunition?
10. Does your insurance company cover acts by security team members that may have been a poor decision and the result was that someone suffered property damage or personal injury?
11. Does your policy address a requirement that security team members need to be identified to the general public by any means such as an ID card, badge, uniform or other clothing?
12. How does your policy address the use of force and does it specifically discuss the limits of such and situations where the team would be covered if so employed?

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