



2019 CLM Midwest Conference
June 20 -21, 2019
Chicago, IL

Security Issues for Churches/Religious Institutions/Houses of Worship

I. Houses of Worship are our most vulnerable exposure

We have had a great deal of exposure and experience with Armed Assailants in Schools but little recognition of this threat in our Houses of Worship

Unfortunately, school shootings in the United States have become more common over the past 20 years than ever before in the United State. Our schools now regularly have an active shooter protocol in place so that in the event this takes place, staff and students are aware of what they should do and when they should do it. A much softer target is our Churches, Religious Institutions and Houses of Worship.

How can we better prepare for this through prevention and/or responding to the threat?

The first step is to work with a Security Firm that is familiar with this type of exposure. You want a group that can provide both in-person and training materials. The congregation should understand that this is in everyone's best interest and that it should not be a process that overwhelms or scares these individuals.

Begin Training by involving the members of your congregation

It is best to begin with a committee at the congregation to meet with your service provider to determine the best approach to train the rest of the members. After you've put your committee together make sure they are the first to be trained and are all in on the process.

II. The Benefits of a Training Program and Protocol

Your first line of defense

All churches and congregations now have greeters and ushers to help individuals as they enter the church. They should be trained to recognize individuals that may create a threat or a new face to the service. If this does occur, they will know how to handle the situation or seek assistance in addressing the individual(s).

Consideration should also be given to asking off duty police officers to attend the service and bring their firearm with them. The greeters and ushers should be aware of who these individuals are and where they are located during the service. In the event that an incident occurs the all of these individuals should know who is present and where they are for support.

In-person training will provide hands on experience as to how to handle a situation when a event arises. Individuals will be taught to how to look for escape routes, use objects to barricade themselves in rooms and if necessary, how to defend themselves.

Continue the training throughout the year, if not in-person use the materials provided by the service providers to keep everyone up to speed. There have also been suggestions that webinars would be beneficial 2 -3 times per year will also keep everyone in tune as to where to go and what to do.

III. How does Insurance address this Exposure?

An incident occurs how does your insurance respond? A majority of the commercial insurance carriers would cover some portion of these types of losses. Due to the higher concern for this exposure there have been new markets that have come forward and provide broad coverages.

Types of Coverages Available

The types of coverage that would be triggered would be both Liability and Property as you will have not only injuries to individuals but also to the facility itself. As indicated above not all commercial insurance companies are going to cover Liability and Property losses. There are several exclusions that may be applied to the loss. You may also have an exposure under an E & O or D & O policy which also may not provide cover.

As indicated previously there are insurance markets out there now willing to extend coverage for this exposure. As has generally been my experience in the past the Lloyd's markets/Syndicates have been willing to take on this risk. They will provide coverage for Malicious Attacks which are much broader and not limited to just to Active Shooter incidents. They will provide cover for incidents involving a firearm, handheld

weapon or moving vehicle. This not only covers what one would expect, injuries to individuals and property damage and any subsequent legal defense costs related to the event but it also extends to crisis management, counseling services and funeral expenses.

There is not a great deal of precedence on these case from a Statutory perspective at this time, we will discuss this in more detail during the presentation.

IV. How does the Adjuster handle these cases?

This should be considered a Catastrophic Loss

Much like any catastrophic loss the adjusters have to be involved at the outset. The carrier will need to have a team specifically set-up to coordinate these types of losses. As discussed previously this will entail not only Liability but also Property adjusters. They will need to co-ordinate and work with the insured in gaining control of the situation as quickly as possible, almost like a triage team. This is obviously assuming that the loss will be covered, in the event that there might be portions of the loss that are not covered that will have to be discussed with coverage counsel at the very beginning to determine if a Declination or Reservation of Rights letter needs to be issued and if so for what portions of the loss.

The adjusters have to be prepared to bring any and all resources they can; legal team for defense purposes, crisis management for Public Relations purposes, counsel's for victims and their family members, etc.

V. Strategies for Putting It All Together

The key for the entire exposure of Security Ministry begins with recognizing the exposures, train the staff at the location, have the proper coverage in place and work with the claims individuals as a team to co-ordinate the response when the event occurs.