



## { Protect with church insurance



Insurance is an essential part of protecting your ministry and your people. It's important for churches to work with a safety and risk management expert who can help guide them in selecting the right insurance coverage.

This is especially true when it comes to insuring your **safety and security team**. Brotherhood Mutual's *The Church Safety & Security Guidebook* offers in-depth information about the important role insurance plays for your safety and security team. **HERE'S A BRIEF SUMMARY TO HELP YOU START A CONVERSATION WITH YOUR INSURANCE AGENT:**



### PROTECT YOUR TEAM AND YOUR CHURCH

What if a team member hurts someone in the process of protecting your church? Would a claim be covered? It depends on what type of insurance coverage your church has. That's why it's important to work with a church insurance expert who can make sure you have adequate protection. Without the right coverage, such costly claims could be devastating, not only to your church but to the individual who serves on your team. Make sure you have the right protection for both.



### MAKE SURE YOU HAVE THE RIGHT COVERAGE

Some insurance carriers may consider church security activities unreasonably hazardous. To avoid surprises, work with your insurance agent to make sure your carrier has specific coverage for the activities of your safety and security team.



### BE AWARE OF COVERAGE GAPS

General liability insurance policies are intended to offer coverage for a broad range of common risks. However, the activities of a safety and security team may involve a higher level of risk that often falls outside the realm of general liability coverage. This is what is known as a "coverage gap." Some insurance providers offer special coverage to fill these gaps, including primary coverage for security team members, emotional distress coverage, wage loss reimbursement and more. Ask your church insurance agent for information about these special types of protection for your team.



### TALK WITH YOUR AGENT

It's important to work with an expert who specializes in insuring churches. He or she can provide the insight you need in order to make sure your church has the right protection.

Before forming your safety and security teams, discuss your activities with your agent so you can make informed decisions about procedures and coverage.

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Property & Casualty Program

  
**Brotherhood Mutual**  
Insurance Company

# Insuring your safety and security team

WHETHER YOU HAVE A PROGRAM IN PLACE OR ARE BUILDING ONE FROM THE GROUND UP, CONSIDER THESE QUESTIONS:

		Yes	Needs Attention
1.	Have we consulted with our church insurance agent for guidance on understanding our existing coverage — as well as future needs — with regard to our safety and security team activities?	<input type="checkbox"/>	<input type="checkbox"/>
2.	Have we asked detailed questions about how our coverage applies to our staff? The church? Volunteers?	<input type="checkbox"/>	<input type="checkbox"/>
3.	Have we discussed our weapons policy with our insurance agent and our church attorney?	<input type="checkbox"/>	<input type="checkbox"/>
4.	Have we evaluated our coverage in terms of armed, professional security operations?	<input type="checkbox"/>	<input type="checkbox"/>
5.	Have we evaluated whether we need additional coverage for our safety and security activities?	<input type="checkbox"/>	<input type="checkbox"/>
6.	Do we require team members to carry personal liability insurance?	<input type="checkbox"/>	<input type="checkbox"/>
7.	Do we annually review our coverage through the lens of our safety and security ministry, including type of coverage and coverage limits?	<input type="checkbox"/>	<input type="checkbox"/>
8.	Have we thoroughly documented and securely stored all materials related to the formation, supervision and operations of our safety and security ministry?	<input type="checkbox"/>	<input type="checkbox"/>

List provided by Brotherhood Mutual Insurance Company.

## Want comprehensive HELP?



**CHECK OUT**  
**The Church Safety & Security Guidebook,**  
 Brotherhood Mutual's step-by-step guide to building a safety and security program for your church. Visit [www.BrotherhoodMutual.com/Security](http://www.BrotherhoodMutual.com/Security) for more information.

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