



IS ARMED SECURITY RIGHT FOR YOUR RELIGIOUS ORGANIZATION?

A Q&A with the risk management and loss control department at GuideOne Insurance.



Your religious organization is a haven for many; your doors are almost always open.

Sadly, this environment can mean that someone may enter your religious organization intending to do harm to you and your members.

There are many things to consider when it comes to security at your place of worship, including armed security options and whether you want to allow concealed carry on your premises. Our risk management and loss control department offer their expertise on these issues and more.





What are my options for armed security?

What do you do? Religious organizations interested in adding armed security have three basic options:

- + Hire off-duty law enforcement personnel
- + Hire a professional security guard service
- + Assemble and maintain your own security guard force

Of those options, which is safest?

While the decision is yours to make, we strongly encourage religious organizations to consider off-duty law enforcement officers or a professional security service. These options provide superior training and experience in dealing with disruptive and/or potentially violent individuals, as well as liability transfer or sharing, rather than the religious organization being solely responsible for the actions of the security guard(s).

If my religious organization chooses to hire a professional security service, what do we need to consider?

Check references and ask questions — many questions. Find out what type of training and screening process their officers undergo. Make sure your agreement is in writing and the service agrees to provide indemnity to your religious organization for the actions of their officers and additional insured protection to your organization. Then, follow up to secure proof that your religious organization has been added as an additional insured on their insurance policies. Also review the service's use of force policy and make sure it's consistent with your policy.

Why is an internal security team the least favorable option?

It carries the most liability. If a violent act occurs, your volunteers act as agents of the religious organization. The religious organization is responsible for how they respond, whether or not a weapon is fired.

The internal security team works best for my religious organization, and it's the most cost-effective option. How can I minimize risk?

Know that if you pursue this option, your religious organization is responsible for the training and supervision of your security personnel. Here are some of the actions you will need to take.

- + Conduct thorough background screenings on all team members.
- + Set guidelines for dealing with a variety of situations, as well as the use of force.
- + Make sure everyone on the team is fully trained beyond basic conceal and carry permit training, which doesn't pertain to disruptive individuals.
- + Yearly training is recommended.
- + Partnering with local law enforcement is also recommended; they will consult with religious organizations and provide training, often at no cost.
- + Working with a religious organization security organization is another training option.
- + Make sure your religious organization is familiar with, and complies with, any state licensing requirements that might be applicable if your religious organization forms an internal security team.

How can I develop a partnership with local law enforcement?

Invite them to your facility; ask them to perform a security assessment and provide refreshments. Be supportive of their activities and their causes. Invite them to speak with your staff and key volunteers about crime prevention.

Are there limits on firearms allowed in religious organizations?

Each state is different. Some states list religious organizations among the places — such as court and government buildings — where weapons are not allowed; others allow the religious organization to decide. If you decide to ban weapons on your premises, there may be state requirements as to the wording and even the size of signs that must be posted. Some states are silent on the issue as it pertains to religious organizations. Make sure you consult with a legal professional to determine what's appropriate for you.

If my religious organization allows concealed weapons, how do I create and communicate the religious organization's concealed carry guidelines?

The first step is to understand your state's law and make sure you are in compliance. Some states do not require your organization to do anything special to allow concealed weapons. Other states require the property owner (the religious organization) to authorize certain individuals to carry. Consult with your religious organization's legal counsel to understand the law in your state and develop a policy in accordance. Communication of the policy can be made via announcement, website and/or bulletin placement or through the religious organization's social media channels. Use multiple communication channels to advise your members. Make sure you consult with a legal professional to determine what's appropriate for you.

How does a concealed weapons policy impact my insurance coverage?

Have a discussion with your insurance agent or broker about your religious organization's concealed carry policy and how you are handling security. They will tailor coverage accordingly.

If my religious organization has a no-weapons policy and someone violates it, how do we report it?

Designate a religious organization security team member or religious organization representative to approach the individual(s) and have the conversation. If the individual becomes belligerent, disruptive or continues to carry despite communication, contact the police. Assuming that your religious organization has complied with the law in adopting the no-weapons policy, the individual carrying a weapon on your premises is in violation of the law, and the situation is best handled by your local law enforcement agency.

-
- ▶ Before making a decision, conduct extensive research into all options. Once you choose which route to take, ensure your security force has the proper training and that you're in compliance with all federal and state laws. It's the best way to ensure the safety of your staff, your security team and your congregation. **1.888.218.8561**
-

1111 Ashworth Rd / West Des Moines, IA 50265 / 1.888.218.8561 / [GuideOne.com](https://www.GuideOne.com)