CHURCH SECURITY

IN AN AGE OF EXTREMISM



MINISTRY PACIFIC



A guide from Ministry Pacific Insurance Services

The purpose of this guide

It's statistically unlikely you'll experience a violent attack at your church or nonprofit. That's the good news. The bad news is that, over the last few decades, the number of violent incidents at churches has been steadily increasing. Because of this, a relatively new phrase has entered our vocabulary: "church security."

In spite of the understandable discomfort expressed by some faith leaders, church and nonprofit security have become essential for many reasons:

- It's humane to protect the people entrusted to your care.
- The traditions of most faiths advocate protecting people at risk.
- A security plan enables you to focus on ministry and not "what ifs."
- It demonstrates to congregants and guests that you are committed to a safe environment.
- It reduces the risk of litigation.

This guide is an introduction and is not intended to be the comprehensive, last word on security. It *does not* replace the need to work with security professionals such as those referenced here. We hope it is a start in facilitating conversations and action. Please contact us if we can be of service in regard to insurance, church security or both. *Your protection is our ministry*.

Sincerely, The Ministry Pacific Team

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Church Security: Analyzing the Risk of Violence at Houses of Worship

While violent incidents at churches are rare, a proactive approach can bring peace of mind and reduce the threat to your congregation.

When it comes to crisis planning, information is valuable. What data is available about the potential for violence at houses of worship?

Database of church violence

Beginning in 1999, security expert Carl Chinn began compiling a database of violence occurring at churches in the United States. That project, now maintained by the Faith Based Security Network, records acts of church violence from 1999-2018. In total, there were more than 1,700 Deadly Force Incidents in this timeframe. This data shows the number of these incidents has been steadily increasing.



Although 1,700 attacks sounds like a high number, it is relatively small when averaged over the years and when the number of worship centers in the United States (approximately 350,000) is considered.

That's the good news: The odds of an attack occurring at your church are low. However, the math doesn't matter if the event happens on *your* watch. One attack is one too many – especially if it could have been avoided.

CHURCH ATTACKS

In Focus

According to the Faith Based Security Network, there have been more than 1,700 Deadly Force Incidents at churches from 1999-2018. It's difficult for statistics alone to convey the impact of those numbers. Below are some of the more well-known attacks to have happened during that time frame.

Source: The Church Security Handbook by Vaughn Baker, Strategos International



Sutherland Springs, Texas

First Baptist Church, 2017

A gunman opened fire on a small, rural church, killing 26 people and wounding 22 others before ending his own life. It is the deadliest shooting in an American place of worship in modern times.

Nashville, Tennessee

Burnette Chapel Church of Christ, 2017
A gunman opened fire on church members exiting the building, killing a woman in the parking lot.
The shooter entered the building and injured seven people before being forcibly stopped by a church member.

Charleston, S.C.

Emanuel African Methodist Episcopal Church, 2015

Nine people were shot to death at a Bible study by visitor Dylann Roof, an avowed white supremacist.

Montgomery Township, Pennsylvania

Keystone Fellowship Church, 2017
Two church members engaged in an altercation, resulting in the death of Robert Braxton, who was shot in the chest at point blank range during a worship service.

Coeur d'Alene, Idaho

Altar Church, 2016

Pastor Tim Remington was shot eight times in his church's parking lot by a psychologically disturbed man. Remington survived and has returned to the pulpit.

Fuquay-Varina, North Carolina

St. August Missionary Baptist Church, 2009 An estranged boyfriend shot and killed Jammie Shatel Street as she dropped off her children at daycare.

Church Security: Because bad things happen in good places

Acts of violence at houses of worship are reminders that bad things can happen in even the best of places. Churches are often viewed as safe havens by congregation members, staff and volunteers, but leaders should be aware that churches can be vulnerable to devastating violent acts, just like businesses, schools and other organizations.

Thankfully, active shooter situations are rare. But churches, nonprofits and other houses of worship should strongly consider preparing themselves for worst-case scenarios.

Prevention planning

The best way to address the threat of violence is through preparation. By thinking about possible risk scenarios and taking steps to minimize them, you reduce risk.



1. Establish a planning team

Develop a safety or risk management team that will be responsible for safety issues, and designate a point person for that team. Include on that team (if possible) a member from the law enforcement, mental health, medical, insurance and legal professions.

2. Assess your facility and grounds

A security assessment by a professional can identify the particular vulnerabilities of your church. If possible, conduct an assessment in conjunction with local law enforcement and/or a security professional. When it comes to matters outside our areas of expertise, we "don't know what we don't know." Because of this, it's best to err on the side of getting outside, objective input. After all, the goal of the assessment is to improve security in concrete ways. It's not

productive to guess your way through the process. In addition, be wary of relying on another church's assessment. Why? Each facility and organization are unique.

3. Create a church safety and security plan

Based on the results of the security assessment, develop a security plan. It may address issues including:

- Roles and responsibilities among volunteers and staff.
- Dealing with disruptive, mentally ill or impaired people.
- Dealing with violent individuals (armed or unarmed).
- Protecting the pastor.
- Lockdown and evacuation.
- Emergency equipment.
- Emergency medical response.
- Crisis communication.

4. Establish a crisis communication plan

In a crisis, it is important to be able to communicate efficiently. The members of your safety or risk management team must be able to communicate with each other. In addition, create a plan of action for how your church will communicate during a crisis and how you will explain the situation to the congregation, public and media.

5. Partner with protectors

Your security planning should include cooperation with local police. In advance of any incident, consider providing local police with a copy of your security plan, drawings or photos of the facility layout, emergency contact information and other data police request. This can help law enforcement become better prepared to respond to an emergency at your facility.



6. Evaluate equipment

Your church security plan may recommend spending money for equipment and training. Some security measures, such as the installation of a video surveillance system, can be a costly. Others, such as the purchase of two-way communication radios, are more manageable. In addition, facility expenditures such as enhanced lighting or locks can be beneficial. If you are considering the purchase of a camera system, it's often optimal to get guidance from a consultant who is *not* selling equipment. Objective detachment from financial gain

can help clarify what is needed vs. what is available.

In general, funds used for security are money well spent if the expenditure can realistically help avert a tragedy. It's easy to become overwhelmed with an array of potential expenditures. Most organizations can afford to purchase them all at once. Prioritize the needs and tackle them one at a time.

First things first

It's crucial that your organization complete an assessment and develop a plan before you try to enact security measures. It's tempting to "just do something." However, this can waste time, energy and resources. You may be offer a solution where there is no problem.

The assessment reveals the needs. From the results, a plan is created. All security measures, then, flow from that plan.



Church security experts recommend a tiered approach, beginning in the parking lot. The mere presence of visible, engaged greeters may deter attackers.

Deciding on an approach

When it comes to a security team, a church has many options. They can be armed or unarmed. A church can maintain its own security team or hire a professional service.

If a church chooses to maintain its own security team, it is responsible for running background checks and screening all security personnel.

The church is also responsible for their training and supervision. In addition, it's responsible for ensuring that its security force complies with all licensing and certification requirements

that exist under law.

In most circumstances the church will be liable for the acts of its security team. Therefore, immediately notify your insurance carrier regarding the use of church security.

Some of the information your carrier will require before providing coverage includes:

- A copy of the your written policies and procedures for weapons on premises.
- Information on whether the security team is only available during church services or utilized 24/7.

- The number of volunteers and the vetting process for these individuals.
- If the church permits its volunteers to bring their weapons on campus, are the guns registered to them and do they have a concealed-carry permit from their state?
- What is the risk to others and what is the likelihood of your security team members being overpowered by an attacker? What is the likelihood of shooting someone other than the intended target? Could they be accused of using excessive force? How will they be supervised?
- Do any of your volunteers have law enforcement experience? The use of these experienced volunteers is highly recommended because law enforcement officers receive hours of weapons training each year and are generally taught to deal with unruly, violent, or mentally unstable

- people.
- How much formal weapons training have security team members received? Are they licensed to carry a weapon in your state? Has their experience included training in resolving conflict with people without using weapons?
- What is the vocation of security team members? Are security personnel current or former law enforcement agents? How often do they undergo weapons training? (Volunteers and others without the training and experience of law enforcement officials might pose more of a liability to your church than a benefit.)
- How will those who do not have professional training obtain it?

When your church creates a security team, you need to contact your insurance agent and ask how this activity will impact your insurance policy as it relates to the following coverages:

- General Liability
- Premises Medical
- Violent Incident Response Coverage
- Directors and Officers Liability
- Excess Liability (Umbrella)
- Employers
 Liability (Workers
 Compensation)

Off-duty officers

One option a church has is to hire off-duty active law enforcement officers. An advantage in hiring these individuals is that they will have superior training and experience. However, the church must still train these individuals in what their role will be in emergency situations.

Professional security guards

If a church decides to employ a professional security service, the congregation will be provided a layer of liability protection. With this option the church still must undertake reasonable precautions in hiring the security service, such as checking references and fully understanding the service's screening, training and supervision procedures.

The church should verify that the security company is properly licensed and

obtain a copy of this for its records. Also, it should enter into a written agreement with the security service in which the service agrees to indemnify (hold harmless) the church from any injury or damage that might result from the service's

activities.

All security teams, whether volunteer or professional, must comply with each state's firearms regulations.

Church security without firearms?

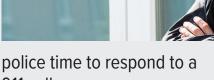
The most common conception of church security presupposes an armed team of protectors.

However, this is not the only viable option. Churches that train their employees and volunteers to be observant and aware automatically increase the security of their ministries. Even the presence of parking lot greeters can deter someone who has ill intent. Why? Assailants do not want to be noticed or observed. Greeters, ushers and observant (but friendly) faces create a deterrent. A house of worship that is trained in lockdown protocol can buy time by slowing down an attacker. This gives



911 call.





Vigilant security team members can also preempt an attack by locking doors before an attacker can enter the building.

Another option beyond firearms is what is called "less lethal" defense. These options include pepper spray and electric shock. Although



they still require training and can cause unanticipated harm, risks of injury and death are reduced when compared to firearms.

If your congregation is not equipped to engage in armed security or does not want to do so, understand that security is not an all-ornothing approach. Something beats nothing every time.



Firearms simulation training courtesy of Strategos International.

Putting your plan into action

Once the security plan is in place, necessary equipment has been purchased, and training has been provided, you'll need to practice your security plan by putting it into action. Simulated events during off hours or a scaled-back practice situation while church is in session can provide valuable insight into the effectiveness of your security plan. This discipline reflects the wisdom of a proverb: "The more you sweat in training, the less you bleed in battle."

Areas of particular importance to practice include lockdown



"We don't rise to the level of our expectations. We fall to the level of our training." – Archilochus

procedures, evacuation and crisis communication.

Training and simulation events should be items that are regularly scheduled on your team's calendar.
The old adage "practice makes perfect" is indeed true. But when lives are on the line, the importance of reinforcing appropriate behaviors is elevated. In addition, volunteer security team members will come and go like all volunteers.
That means not everyone will be equally trained.
Consider training to be a permanent component of your security ministry.



Training: Don't do security without it

We all agree training is an important part of ministry and volunteer work.

We train our children's volunteers in child safety, our office staff in IRS protocols and our kitchen team in food preparation and hygiene. But when it comes to security, there is a temptation to entrust it to people who boldly declare they are uniquely qualified to stop intruders and attackers. Much of this stems from a confusion about the role of weapons and weapons training.

Concealed-carry training is valuable. But it is designed to protect an individual, a family and a home. It is not geared toward engaging in a firefight when dozens or even hundreds of people are running frantically about. Owning and carrying a gun do not qualify someone to participate in the security ministry. In fact, someone in this category who is not centered with training and strong character could



A trainer from Strategos International instructs church volunteers on how to reinforce a locked door and black out the room.

cause great harm. "Friendly fire" is *never* friendly. And neither is litigation from injured parties.

The most important element in a security ministry is not marksmanship skills: It's humility. If potential team members believe they are beyond the need of training, they should *not be* considered for the security ministry.

Training is multifaceted and will include all areas of the church from the parking lot to the pulpit. It should include:

- How and when to safely exit a building under attack.
- How to initiate lockdown.
- How to fight back using improvised weapons.
- How to de-escalate a potential conflict before it starts.
- How to include every ministry in the security plan.
- Legal and regulatory issues and restrictions.
- Protecting children and safe check-in/checkout procedures in nursery and children's ministry areas.
- Cultivating an attitude of awareness.

It's difficult to *overstate* the importance of repeated training. Without it, your security ministry could be ineffective, lead to litigation and even death by "friendly fire."

"Remember; when disaster strikes, the time to prepare has passed." – Steven Cyros

How to choose a team

As we have previously mentioned, someone's enthusiasm about firearms is not necessarily a qualification to join a security team.

Similarly, a person who is drawn to confrontation and is spoiling for a fight is *not* appropriate. The following is taken from "The Church Security Handbook" by Vaughn Baker of Strategos International:

"Beyond professional competency, what else do you look for [in a security team member]?

- Do they love God?
- Do they love people?
- Do they pass the character test?

- Do you know them really know them?
- How long have they been around?
- Can they pass a background check?

Those are a few places to start. *Capability breeds humility*."

Note: We do not receive any referral fees from Strategos International. We recommend this company because they understand faith-based organizations and provide excellence in training and security.



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Q&A: Why not just call 911?

When it comes to stopping mass shootings, calling 911 is not a plan. It should be part of a plan, but ...

- The average response time between a 911 call and the arrival of police is 4-9 minutes.
- How long would it take for an armed assailant to wipe out your entire church or workplace?

In 2007, a shooter killed 32 people at Virginia Tech in nine minutes. Police responded in three minutes, but the killer had locked down the building to prevent access.

Until law enforcement arrives, you are the first responder and your actions may determine the outcome. Are you ready?

"Emergency, how may I direct your call?"

The following is excerpted from "The Church Security Handbook" by Vaughn Baker of Strategos International:

"When you're in trouble, what do you do? You call the police, right?

Good answer. Certainly, if there is an intruder at your church, home or business, you should call the police.

However, dialing 911 is not magic. You'll talk to a dispatcher, provide



information and then an officer will respond.

But how far away are the officers? And how long will it take them to arrive?
And, more importantly, what kind of damage can be done in the 4-20 minutes it takes law enforcement to get there?

Like it or not, the people in the building during an intrusion are the first responders. What they do – or don't do – will make the difference in who lives or dies that day.

Supplement your church security efforts with Active Shooter Liability Insurance

In addition to the human and spiritual toll, violence at your church can result in costly and protracted lawsuits. The suit could be brought by people who are harmed by violence on your property and blame you for not adequately protecting them.

Your organization may have done everything it possibly could to prevent an attack. However, a person injured in the attack (or a loved one of someone who was killed or injured) can still sue for negligence. Even if you prevail in court, you still have to pay legal fees to defend yourself.

Active Shooter Insurance provides funding for a legal defense in the aftermath of a violent incident at a church or nonprofit.

In addition to a legal defense, related coverages can include funds for:

- Medical and funeral expenses
- Physical damage and building repairs
- Operations (if they are adversely impacted financially)
- Counseling
- Media and public relations
- Crisis consulting
- Physical security upgrades

You can be prepared for these threats with Active Shooter Insurance.

This coverage (and others including medical liability and directors and officers liability) can help protect your church from the high costs of litigation. Contact us for a free consultation.



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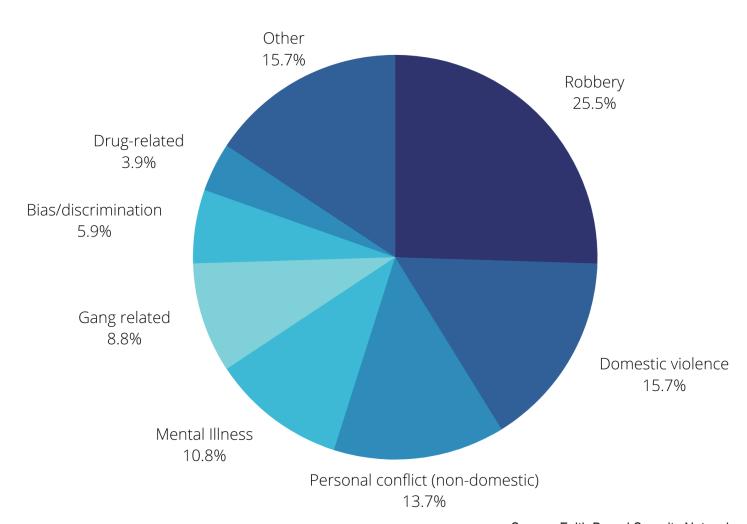
What motivates church violence?

Is violence against churches motivated by ideology or animosity against religion? It certainly has been and can be.

But in reality, most conflicts that occur at church are not related

to the ministry or beliefs of the congregation. These acts of violence usually have their origin outside the church. The house of worship happens to be the location where the conflict festers and boils over. Why is this?

LEADING CAUSES OF ATTACKS AT CHURCHES, 1999-2018



Source: Faith Based Security Network



There are many reasons. For one, churches are not generally deemed to be places where someone will encounter opposition. They're seen as "safe."

Second, churches offer familiarity. An estranged spouse may have moved to a new location, but she still attends the same church. If the estranged partner knows this, he can instigate an assault at the church (or churchrun school).

Conflict can also result in the children's area of the church if an estranged spouse/parent demands a child in the nursery be turned over to him. This is another case where domestic conflicts spill over into the zone of the church.



"Take domestic discord, existential angst, mental illness, and the classic battle between good and evil and you have the most fertile ground for violence: church." – Chief Joel F. Shults, Ed.D.

Although there are exceptions, attacks against churches seldom stem from ideological forces. Instead, they usually result from crimes of opportunity (robbery) or conflict within the congregation itself.

Churches and vandalism

To one degree or another, churches have always been targets of vandalism. However, for a variety of reasons, recent trends have recorded record numbers of attacks on buildings, including arson.

Some of the attacks are driven by anti-religious bigotry and political ideology. Some are fueled by a primal desire to destroy. We'll never know the motive for many of these crimes.

The threat is not only to buildings, but to anything accessible on the property. Trailers, storage units and recreational facilities are all vulnerable.

Although it's difficult to draw firm conclusions about trends, some vandalism is definitely tied to responses to political and cultural activity, such as court rulings. However, attacks on churches and nonprofits have occurred across the full ideological spectrum. Pregnancy resource centers, which



counsel alternatives to abortion, have been burned. Churches expressing solidarity with LGBT causes have also been attacked. Even international controversies have spilled over into the United States, resulting in damage to facilities.

In addition, people engaged in vandalism may turn to violence if they are confronted or surprised by church personnel. That's why it's important to be proactive.

What can be done?

As we read news reports, it's clear many churches

do nothing more than lock their doors and hope for the best. Fortunately, there are several basic tasks most congregations can undertake to get started.

1. Develop a working relationship with local law enforcement.

Tell them you want to protect your building and are open to their suggestions. If you ask, police may also step up patrols around your property.



2. Consider security cameras.

If no one is monitoring the cameras, they won't stop a crime in progress. However, they could be a deterrent to vandals and burglars and provide a source of evidence at trial.

3. Consider alarm systems.

These range from alarms that make loud sounds to vastly more expensive options. It's not all or nothing. If a siren sound scares off an intruder, then the alarm has done it's job. It's worth investigating the options.



4. Light it up.

Make sure your building and parking lot are well lit at all times. Criminals prefer darkness.



5. Put up a gate to close your parking lot when activities are not occurring.

This makes it more difficult for someone to get near your building to cause havoc. In addition, this keeps others out of your parking lot who may become a liability.

6. Develop a security ministry.

At minimum, this team can help keep an eye on the building and call police if something seems strange. Team members can also patrol the parking lot when the church is occupied, keeping an eye out for anything unusual.

7. Are you adequately insured?

Last, but certainly not least, make sure your property insurance is adequate to help you recover from damage to your building or vehicles. We invite you to review your policy today.

ADDENDUM: CALIFORNIA WEAPONS LAWS

Senate Bill No. 707 The general rule in California is that no person person may lawfully carry a firearm or ammunition on school grounds. There are, of course, certain exceptions to this general rule. Prior to the adoption of SB 707, one of the exceptions to the general rule was that individuals who held a valid California license to Carry Concealed Weapons (CCW) were permitted to carry firearms and/or ammunition on school grounds. Note that the CCW was required to have been issued by the State of California, because out-of-state CCWs are not valid in this state for any

The effect of SB 707 was to remove the exception for CCW holders, therefore subjecting those individuals to the general prohibition against carrying a firearm or ammunition on school grounds, unless that individual meets one of the other exceptions to the

purpose.



general rule.

Among the exceptions that remain in full force and effect despite the adoption of SB 707 is the rule that anyone may carry a firearm and/or ammunition on school grounds if that person has written permission to do so from the superintendent of the school district, the superintendent's designee,

or equivalent school authority. (See Penal Code, §§ 629.9(a), 30310(a).)

Therefore, if the goal of churches is to allow certain individuals to carry firearms and/or ammunition on campus, then all the churches need to do is have the head authority for the school (equivalent to a superintendent of a public

school district) issue written permission to the selected individuals. This permission may be as broad or as narrow as the church and/or the school desires.

For instance, if the church only wants to authorize a specified security guard to carry a firearm and/ or ammunition on school grounds, then the head authority may issue written permission only to that individual security guard. If the church wants to authorize any person under the sun to carry a firearm and/or ammunition on school grounds, then the head authority may issue a written policy, authorizing the carrying of firearms and/or ammunition by all persons.

Finally, if the goal is simply to re-establish the status quo prior to the adoption of SB 707, then the head authority should issue a written policy, authorizing the carrying of firearms and/or ammunition by persons who hold a valid California CCW.



Tactical training for church security teams provided by Strategos International.

Concealed weapons permits

Normally it's a crime to carry either a loaded or an unloaded firearm in public in California. It doesn't matter whether you are carrying a concealed firearm or one that is openly carried.

Unless you have a permit, publicly carrying a gun in California is against the law ... period.

But you may be issued a permit to carry "a pistol, revolver, or other firearm capable of being concealed upon the person" if:

You are of good moral character.

- Good cause exists for issuance of the license because you or a member of your family is in immediate danger.
- You meet certain residency requirements.
- You have completed an acceptable course of firearms training.

California concealed firearms permit allows you legally to carry "a pistol, revolver, or other firearm capable of being concealed on the person."

A valid license to carry a concealed firearm prevents you from being convicted of:

- Penal Code 25400 PC, California's law against carrying a concealed firearm.
- Penal Code 25850 PC, California's law against carrying a loaded firearm in public.
- Penal Code 26350 PC, California's law against openly carrying an unloaded firearm in public.

California has no opencarry law. It is illegal in California to carry either a loaded or unloaded weapon in public without a carry permit except when:

- Your pistol, revolver, or other firearm is in the trunk of the car, or a locked container within the car (excluding the glove box).
- When you are carrying the gun directly to or from the car in a locked container.
- You are otherwise legally entitled to own or possess a firearm.



People restricted from obtaining a concealed weapons (CCW) permit

Certain classes of people are prohibited from possessing, owning, purchasing, or receiving firearms in California. This means they are also prohibited from obtaining firearm carry permits.

Such people include (but are not limited to):

- People who have been convicted of a felony or certain types of misdemeanors under Penal Code 29800 PC, California's "felon with a firearm" law.
- People who are addicted to narcotics.

 People who lose their gun rights due to a domestic violence conviction, and People who have been diagnosed as mentally ill.18.

If you successfully obtain a California CCW permit, it only applies to "pistols, revolvers, and other firearms that are capable of being concealed upon your person." This means that a license to carry a concealed gun does not excuse acts prohibited under:

Penal Code 30600
 PC, California's ban
 against carrying assault
 weapons.



Whatever your restrictions are, you must abide by them in order to keep your license. If circumstances change, you are free to seek an amendment to your permit from the issuing agency.

If you do not abide by the conditions, your permit can be revoked.

- Penal Code 16590 PC, California's law against carrying generally prohibited weapons.
- Nor does it normally protect you under Penal Code 417 PC California's law against brandishing a weapon. Penal Code 417 makes it a crime to withdraw, exhibit, or use a gun in a threatening or angry manner.

However, if you can prove that you only brandished a gun in self-defense, California's self-defense laws may excuse your conduct.

Restrictions and conditions specific to individuals

Each person's CCW permit is specific to that individual. Some of the restrictions/conditions that may be written into your license include (but are not limited to):

- Authorizing you to carry only specifically designated firearms that you own.
- Authorizing you to carry a firearm only during certain times or in certain locations.

Weapons and interstate travel

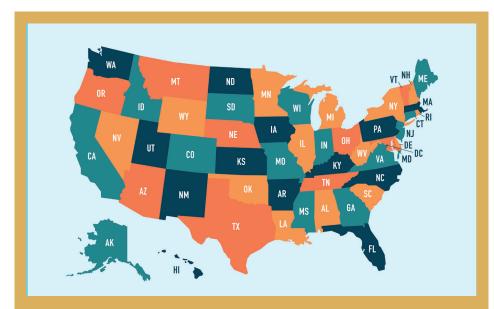
Some states have reciprocity with others, which means that they will recognize an out-of-state CCW permit. California is not one of them.

Certain states may recognize your California firearms carry license. Others may not even require you to hold a permit to carry a concealed firearm.

Because these laws vary by state. Check local laws before attempting to cross state lines with a firearm.

Additionally, the Transportation Security Administration and airlines have strict rules relating to travel with firearms and ammunition. Air travelers should check with the TSA and applicable airlines for details.

Click the logos at right to go to each agency's firearms information website pages.



For information on all 50 states' firearms policies, visit www.statefirearmlaws.org, a project of Boston University's School of Public Health.



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