



# SCHOOL SAFETY & SECURITY GAPS



## Insurance Considerations

- Understand common coverage gaps
- Brotherhood Mutual optional endorsements
  - Security Operations Liability Coverage (BGL-993)\*
  - Traumatic Incident Response Coverage (BGL-991)\*

	Brotherhood Mutual Available Coverages	Standard General Liability Policies
<b>Base General Liability Coverages</b>		
General Liability: Bodily Injury and Property Damage	✓	✓
Standard Med Pay Coverage	✓	✓
<b>Security Operations Liability Coverage (BMIC Exclusive)</b>		
Emotional Injury Resulting from Security Operations	✓	Coverage Gap
Emotional Injury and Personal Injury: Security/Weapons Policy Enforcement	✓	
Modified Intentional Acts Exclusion	✓	
Primary Liability Coverage of Team Members	✓	
Damaged Security Equipment of Team Members	✓	
Wage Loss for Security Team Members	✓	
Counseling for Security Team Members	✓	
Increased Med Pay for Security Team Members	✓	
<b>Traumatic Incident Response Coverage</b>		
Public Relations/Legal Assistance for Churches	✓	Coverage Gap
Broadened Wage Loss for Victims	✓	
Counseling for Victims	✓	
Increased Med Pay for Victims	✓	

Note: Even if you are a Brotherhood Mutual policyholder, this optional Coverage may not be on your policy. Ask your agent for details.

This page provides a brief description of coverages offered in Brotherhood Mutual's MinistryFirst® insurance program. This publication itself does not provide coverage of any kind, nor does it modify the terms of any policy. All property and liability coverages are subject to conditions, coverage limits, limitations, and exclusions. For precise detail of coverage, please refer to actual policy forms.

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