

SECURITY OPERATIONS LIABILITY COVERAGE

For Christian Ministries



A security operation opens the door to physical and emotional injury of your team members and leaves you vulnerable to liability claims aimed at your ministry and team members.

Several members of your congregation volunteered for the security team during worship services and other ministry-related events. Their presence and training are an asset, helping everyone feel more at ease. Make sure you have coverage that protects your team and its activities.

WHAT CAN GO WRONG?

- A volunteer security team member removes an unruly person. The volunteer is injured during the struggle and requires medical attention.
- Your church sets a policy that only allows security team members to carry a firearm. A congregant asks to carry his firearm into church and is denied. He files suit against the church for emotional injury because of the policy.
- A trained team member authorized to carry a weapon uses it to stop a violent threat. The team member's personal weapon and security equipment are damaged during the incident.

KNOW YOU'RE COVERED

You've taken the necessary steps to protect your church with trained and experienced volunteers. Protect them—and your ministry—with coverage specifically designed for security operations.

This coverage pays for:

- Personal or emotional injury damages that your ministry, leaders, employees, or security team members become legally obligated to pay as a result of enforcement of your security policy or weapons policy.
- Additional medical expense, broadened wage loss reimbursement, counseling, and security-related equipment damage for team members.*

*Employee medical costs, counseling costs, and lost wages likely would need to be filed under your ministry's workers' compensation policy.

This coverage description is intended to help ministry leaders better understand Brotherhood Mutual's MinistryFirst® insurance program. It does not provide insurance coverage of any kind, nor does it modify the terms of any Brotherhood Mutual policy. For complete insurance coverage details, please refer to actual policy documents. Coverage for actual claims will be based on applicable policy documents applied to the individual facts of an actual claim event. Some coverages may not be available in all states.

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