

Security Activities Create Unique Exposures

Because of the nature of traumatic incidents and security-related operations, general liability policies may have gaps in coverage for victims, witnesses, and security team members. The typical commercial general liability insurance policy includes limits that are adequate for normal operations, but may be inadequate in response to a traumatic incident.

Brotherhood Mutual Fills the Gap

In addition to standard liability, Brotherhood Mutual's MinistryFirst policy offers optional coverages that are specifically designed to meet the needs of ministry security exposures. From weapons policy enforcement and security team members to the aftermath of a security incident, you'll find the insurance you need through Brotherhood Mutual's Security Operations Liability and Traumatic Incident Response Coverages.

	Brotherhood Mutual Available Coverages	Standard General Liability Policies
Base General Liability Coverages		
General Liability: Bodily Injury and Property Damage	✓	✓
Standard Med Pay Coverage	✓	✓
Security Operations Liability Coverage (BMI Exclusive)		
Emotional Injury Resulting from Security Operations	✓	Security Coverage Gap
Emotional Injury and Personal Injury: 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	✓	
Traumatic Incident Response Coverage		
Public Relations/Legal Assistance for Churches	✓	Security Coverage Gap
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.

Ensure that Your Ministry Has the Best Security Coverage

Contact your Brotherhood Mutual agent today, or go to BrotherhoodMutual.com for additional information on available coverages specifically designed to address ministry security exposures.