

Protecting Your Church: *Considerations in the Wake of Civil Unrest*

The foundation of mitigating risk is proper planning. Now more than ever, developing a [disaster preparedness plan](#) is critical. This plan should include all potential incidents (weather, chemical spills, civil unrest, and pandemics). Since many churches have not resumed operations, now is the perfect time to address these concerns as part of your plan to reopen. Churches across the country have recently encountered new challenges in the form of peaceful protests that have turned violent; naturally, congregations are concerned about their church property. Based on options for consideration provided by the [Department of Homeland Security](#), we have provided information to help keep your congregation and church property safe. Without knowing specific information about a facility and its threat environment, it is not possible to recommend considerations that are specific for your house of worship. Insurance Board protects your ministry by offering resources to support it.

Safety Considerations

- Consider hiring a [licensed security firm](#); licensed security firm teams are trained to handle emergency situations.
- A trained security force knows proper rules of engagement, has proper communication, appropriate backup, and a fallback position; they understand the risks and have planned for them.
- It is not recommended to stage people at your church to “hold down the fort” or establish your own security force. It is an unnecessary risk to put people in dangerous situations in order to protect property.
- A voluntary force has not been adequately trained and prepared to handle an emergency situation such as an emotionally charged riot. Relying on [local police](#) that are likely already overwhelmed and potentially unavailable by way of mobile phones (that could be down or erratic due to heavy cell traffic) is not advisable.
- It is not recommended to use firearms to protect property, even in [states with "Stand Your Ground" laws](#).
- It is not recommended to display firearms or firing [warning shots](#) as a show of force. A warning shot to scare a crowd gathered outside your church may be interpreted as a violent threat.
- Connect with local authorities ([FEMA](#), [local police](#) and [fire](#), and [city officials](#)) to determine what their plans might be and work together to prepare your strategy.
- Gather intelligence by working with community officials to learn about emerging risks; have local sources and monitor regional [news](#) and social media.

Protective Measures

Access

- Define the facility perimeter and areas within the facility that require access control.
- Easily accessible objects around the church that could be used to breach the building should be considered for removal; this would include such items as benches, bricks, easily thrown stones, or ladders. Essentially, anything that is not secured in place.
- Valuables should be secured or removed and street level windows reinforced if time allows.
- Require that illegally parked vehicles be moved, or have them towed.
- Provide adequate door and window locks, barred entryways, and fencing and gate locks to areas where access is to be limited; add intrusion detection systems and alarms as appropriate.

Surveillance/Barriers

- Report criminal activity around your church to [the police](#).
- Establish a clear zone adjacent to buildings; keep zone free of obstructions to allow for continuous monitoring.
- Install exterior security cameras. These may help to deter people who hope to remain anonymous.
- Evaluate the need for perimeter barriers (e.g., fences, berms, concrete walls) around the facility.

Communication and Notification

- Consider installing intercoms or systems that provide communication with all individuals at the church.
- Develop a notification protocol that specifies who should be contacted in emergencies: emergency responders, vendors/account information, insurance agent, employees, volunteers, tenants, congregants, and media.
- Check the status of all emergency response equipment and supplies on a regular basis.

Incident Response

- Identify entry and exit points to be used in emergencies.
- Ensure that employees are familiar with procedures for shutting off utility services in emergency situations.

Additional Considerations

- Take a video inventory of your church, its current condition, and all of your assets.
- Develop systems to temporarily move the business operation of the church; include access to important documents, including insurance policies, contracts, etc.
- Ensure a remote work plan is in place.
- Work with leadership to develop a recovery plan.

Insurance Board Policy Coverage

- In general, fire, riot, civil commotion, and vandalism are covered by our property policy (up to each participant's blanket limit; subject to all other policy conditions, exclusions, and limits).
- Additionally, business income loss provides coverage under the Civil Authority extension related to a covered cause of loss. The Civil Authority coverage begins at the point that a civil authority takes action in response to dangerous conditions caused by rioting/civil commotion and applies for a period of 30 days from the date this coverage began.
- Coverage determinations are dependent upon allegation and causation. As always, each claim will be evaluated individually based upon the facts when making the determination of coverage.