



CHURCH INSURANCE



Preventing Crime and Violence

A Safety Guide for Churches





GuideOne Insurance is dedicated to keeping churches safe, beyond developing exceptional insurance solutions.

We provide professional-level risk management tools and value-added resources to help you prevent accidents and keep your congregation safe.

Please enjoy this complimentary safety guide, prepared by GuideOne Insurance risk management experts.



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Starting and Maintaining a Risk Management Team

Instead of various groups spending time dealing with each of the key risk management issues individually over an extended period of time, the most effective way to begin and maintain a risk management program in your church setting is to look at risk management from a comprehensive approach. By forming a quality safety and security team, the chances of maintaining a safe and secure environment increase dramatically. The following recommendations are general guidelines. To learn more about forming a risk management team, please contact the GuideOne Center for Risk Management.

How the Risk Management Team Should be Structured

- ✓ Your team should include between three and eight members. They may include current or former law enforcement officers; current or former military personnel; those who have a background in insurance, claims or risk management; facility managers, and others who feel strongly about a proactive risk management program.
- ✓ The team should be endorsed and officially formed by action of the church's administrative body. Once established, they should meet at least on a quarterly basis.
- ✓ All ongoing activities, new ministries, special events, and building upgrades and construction should be filtered through the committee.
- ✓ Regular activity reports should be given to the church staff and administrative body.

How the Team Should Organize

- ✓ **Educate** – The team should obtain resources and seek training to become informed on key elements and responses of church risk management. The team should then educate the church board and staff members.
- ✓ **Plan and Respond** – As a team, begin developing a security plan that includes initial congregational education, inspections, activity protocols, and policies.
- ✓ **Train and Inform Others** – Begin a congregation-wide educational program on safety, security, and risk issues. Speak to small groups, key committees, and other members to keep them informed and receive their input on key safety issues and implementation.
- ✓ **Follow Through** – Develop a strategy for slowly phasing in a risk management program, as well as the ongoing monitoring, and an educational emphasis. The goal is to integrate safety and security measures into the daily life of the congregation without compromising the church's ministry

Starting a Safety Ministry

FOCUSING ON THREE BASIC CONCEPTS CAN HELP YOU START AN EFFECTIVE SAFETY MINISTRY AT YOUR CHURCH:

Value – Recognize the value of the people and facilities under your care, and embrace their safety and security as a key value in your church;

Team – Assemble a team of people dedicated to safety and security; and

Work – Set the team to work, assisted by the many valuable safety resources provided by GuideOne.

Value

First, look at value. While fear of legal claims and lawsuits against the church may motivate action, another motivation arises by focusing on the people themselves. Church leaders are called to be shepherds to their congregation. One aspect of shepherding is to protect the flock against wolves (hazards) that may come after them. Church leaders are also called to be good stewards of the people and property that have been entrusted to their care. Finally, by showing concern for the safety and security of your congregation, you are expressing love to one another. Focusing on the values of shepherding, stewardship, and love may help to motivate your church to protect the valuable ministry and members under your care.

Team

Second, create a “Safety and Security Team” that will focus on safety. This team should include congregation members who will educate themselves and the other members of the congregation on safety and security issues at the church. By identifying members of the church whose jobs and/or interest relate to safety and risk management – such as those in the fields of facility or property management, human resources, law, accounting, law enforcement, insurance, or safety – a committed group of three to eight members can successfully run the risk management program. While pastoral or board participation on the team is not essential, pastoral and board support is crucial to the team’s success.

Work

Third, the team will get to work identifying areas of risk at your church and taking steps to address those risks. By no means is the team alone in this effort. GuideOne provides fact sheets, checklists, sample forms, policies, and more to assist the team as it begins its work.

Starting a Church Watch Program

Though many people assume that vandals and thieves would not want to focus on crimes against churches, sometimes the opposite is true. In fact, the word is getting out that it can be easy to break into church buildings to steal or cause damage because of their lack of security efforts.

In some cases, churches almost invite problems because they have not taken the steps necessary to protect the church facilities. Beyond the standard steps of providing adequate lighting, locking doors and windows, and trimming bushes around entrances and windows, a congregation may also help protect its property by forming a "Church Watch Program."

The process to set up such a program is fairly straightforward and won't damper your church budget. By adhering to the following guidelines, you are taking steps that may end up protecting the resources and facilities God has entrusted to your care:

- ✓ Educate members that the protection of church resources and facility is an act of good stewardship.

- ✓ Invite members to make an effort to drive around the church property whenever they are out and about in the neighborhood.

- ✓ Ask them to look for suspicious activity, cars, or people.

- ✓ Encourage them to observe unusual activities, and call the police if they believe something looks out of the ordinary.

- ✓ Ask them not to confront individuals or take any unnecessary risks.

- ✓ Invite church neighbors to also report anything suspicious to the appropriate authorities.

- ✓ Use the church newsletter or bulletins to remind members of the watch program and to thank them for their participation in making your church community a safer place to worship.

The added traffic through your parking lots and around your facility will be a significant deterrent to potential vandals and thieves. By taking the time to ask for the assistance of all church attendees and members, your property and resources can stay better protected and ministry can continue uninterrupted. Further, members may take a more active role in the overall safety and security of all areas of ministry.

Church Violence

On Sunday, July 27, 2008, a gunman walked into a church in Knoxville, Tennessee, during the performance of a children’s musical. He proceeded to shoot eight people, killing two, before he was overpowered by congregation members and subdued until police arrived. The gunman reportedly admitted to police that he committed the crimes because of his disagreement with the church’s stand on issues, although he himself did not attend the church. He later pleaded guilty to murder and was sentenced to life in prison without parole.

Shocking as it may seem, violent incidents of this nature happen several times each year at churches across the country. Because places of worship are open to the public, churches have become more vulnerable to these senseless acts of violence. This fact sheet addresses what churches can do to prepare for, and respond to, violent acts.

The Reality of Violence at Church

- ✓ While rare, acts of violence do occur at churches.

- ✓ Violent acts may include robbery, assault, rape, even attempted murder or murder.

- ✓ The majority of violent acts are carried out by people who have some connection to the congregation.

- ✓ The most common violent act at churches, as with schools, is a shooting.

- ✓ Often there are pre-cursors or warning signs to the violent act, such as threats or previous outbursts, disputes, or confrontations.

- ✓ Most churches are unprepared for a violent event or its aftermath.

Who is at Risk?

- ✓ No church is immune to the risk of a violent episode occurring.

- ✓ Churches of all sizes, locations, and resources have experienced acts of violence.

Can a Violent Outburst Be Avoided?

- ✓ There is no assurance that a violent episode in church can be avoided. However, you can be prepared for the possibility of an incident occurring.

- ✓ By taking personal responsibility for the safety of your church, you will have done the best thing possible to prevent a violent incident from occurring.

How to Make Your Church Less Vulnerable

- ✓ Working with your church's Safety and Security Team, designate a point person on security issues to be the church security director. Define the responsibilities of that position.

- ✓ Conduct a security assessment to identify your church's vulnerabilities. Ideally, this assessment is conducted in conjunction with your local law enforcement agency or other security professional.

- ✓ Develop a church security plan and guidelines with defined roles for all staff persons, including greeters, ushers, and other frontline workers and volunteers. Your local law enforcement agency may be a resource to you in forming the security plan.
 - ✓ Include in the plan a seating location for ushers and/or security personnel (strategically stationed in both the front and the rear of the sanctuary), lockdown procedures for areas of the church, crisis communications, and an evacuation plan for the building.

- ✓ Establish a method for quickly communicating issues of concern, such as a weapon, to appropriate church personnel, such as the security director, as well as to authorities. Depending on the size of your church, walkie-talkies, two-way radios, pagers, and/or cell phones may be appropriate to have on hand.

- ✓ Establish a no tolerance policy for fights, altercations, and other disruptions.

- ✓ Work with your local law enforcement agency to provide training for staff and frontline workers and volunteers on topics such as dealing with disruptive individuals and identifying and diffusing potentially violent situations.

A Word about Security Guards

The use of professional or volunteer security guards at church has become more commonplace in recent years. A church has several options regarding security guards: 1) hire off-duty law enforcement personnel; 2) hire a professional security guard service; or 3) maintain its own security guard force. Considerations for each option:

OFF-DUTY LAW ENFORCEMENT:

- ✓ Active law enforcement officers typically have superior training and experience in dealing with suspicious individuals.

- ✓ In many jurisdictions, off-duty law enforcement officers responding to a criminal act do so as police officers, which can provide churches some measure of liability protection.

- ✓ Off-duty law enforcement officers and/or their agencies are not likely to provide indemnity (hold harmless) agreements and additional insurance protection to the church, such as may be obtained from a professional security guard service.

- ✓ Churches should come to a meeting of the minds with the law enforcement officer(s) about the preferred approach to security at the church.

HIRED SECURITY GUARD FORCE:

- ✓ The use of a professional security guard service provides a layer of liability protection for the church.

- ✓ 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 guard company has a license by obtaining a copy.

- ✓ The church should enter into a written agreement with the security guard 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.

- ✓ The church should make sure that security guard service is fully insured and have the church added as an additional insured on the service's insurance policies. Then, the church should obtain a copy of a certificate of insurance showing that it has been added as an additional insured on the service's insurance policies.

OWN SECURITY GUARD FORCE:

- ✓ The church is responsible for running background checks and screening all security guard personnel.

- ✓ The church is responsible for the training and supervision of its security guard personnel.

- ✓ Since "security" is a regulated profession in many jurisdictions, the church is responsible for ensuring that its security force complies with all licensing and certification requirements that might exist under its state's law.

- ✓ The church will in most circumstances be liable for the acts of its security guards.

The use of armed security guards presents additional considerations. While the presence of armed guards can potentially prevent or bring an end to an episode of church violence, their use also raises the risk of injury or death to innocent bystanders, claims for the use of excessive force, and an increased burden for ensuring that all guards are properly screened, trained, and supervised. Also, armed security guards must be properly licensed; hold necessary permits; and only carry legal and authorized weapons.

Arming your church's security guards is something that should only be undertaken in consultation with your church's counsel, local law enforcement, and your insurance agent.

What to Do in the Event of a Violent Incident

If a violent incident occurs at your church, the first priority is to protect the people in your congregation. To do this, follow these steps:

- ✓ Call 911.

- ✓ If there is an opportunity to keep the invader out by locking doors and/or closing off areas of the church, do so.

- ✓ If there is an opportunity to remove all members and guests from the premises, do so as quickly as possible.

- ✓ Quickly control panic situations. By doing so, you will be more likely to conduct a sequenced evacuation, if possible.

- ✓ A leader, such as the pastor and/or security director, must take charge and provide orders to be followed.

- ✓ All orders must be clear and direct, such as the following:
 - ✓ "Ushers, secure the building."

 - ✓ "(Fill in name), contact the police."

 - ✓ "(Fill in name), secure the nursery."

 - ✓ "Everyone, take cover on the floor."

How to Make Your Church Staff and Members Less Vulnerable

- ✓ Never allow staff to work alone. Always ensure that there are at least two employees present at all times.

- ✓ Establish an internal distress code that will alert others in the office to your need for assistance. For example, if church office workers typically address each other by first name, your distress code may be that addressing a colleague by last name (i.e., "Mr. Smith") will signal a distress situation.

- ✓ Keep all church doors locked except when in use and then limit access points as much as possible.

- ✓ Consider installation of a "panic button" for frontline workers such as receptionists.

- ✓ Ensure that exterior lighting is adequate in all areas, especially parking lots and walkways. Ask your local law enforcement for assistance with a lighting audit.

- ✓ Always park your car in a well-lit area that is not obstructed by shrubbery, dumpsters, trucks, or vans.

- ✓ Ensure that all staff know of and understand the church's security plan.

- ✓ Know where all telephones are located.

- ✓ Prepare for the worst case scenario.

While not every violent incident can be prevented, taking the steps outlined in this fact sheet can help your church become better prepared for responding to criminal acts at church and for communicating to your congregation during a crisis.

Protests at Church

Being true to your church doctrine can put your church at odds with activist organizations. There may come a time when your organization will face a protest on church property. These tips and suggestions are a good starting point for an organization wishing to prepare for the possibility of a protest.

- ✓ **Understand your rights** – Research and learn about local laws concerning private property and trespassing. Property owners' rights vary by jurisdiction.

 - ✓ **Consult with police** – Utilize law enforcement and their experience to your advantage. Ask for information and guidance in responding to a protest event. Keep law enforcement informed of any rumors or actual protests. Include protest events in your emergency action plans.

 - ✓ **Prepare the property** – Inspect the area where protestors will be permitted to demonstrate and ensure there are no hazards. Post warning signals for identified hazards and make necessary repairs. Consider posting “no trespassing” signs on the property.

 - ✓ **Record events** – After preparation, consider recording the condition of the protesting area before individuals arrive. Obtain video and photographs to show the property was in good condition at the time of the protest.

 - ✓ **Prepare your people** – Your staff, employees and congregation members are deserving of communication about what’s happening at their church. Communicate any known information to the members of your congregation. Include information, such as the reason behind the protest, practical instructions for members attending church and advice on “avoid and ignore.” Additionally, prepare your members for the graphic images or language that they might encounter from protestors.

 - ✓ **Prepare with prayer** – Prayer and meditation can be a helpful outlook when dealing with the situation.

 - ✓ **Use a “buffer”** – Utilize a well-recognized well-trained staff member or layperson from the church as a “buffer” between protestors and passing membership. Not only will this serve as a form of protection for both parties, it will also encourage your members to ignore and avoid the protest.

 - ✓ **Respond with restraint and grace** – Ignore protests. Avoid engaging in conversation or confrontation with protest groups. This will diminish the group’s motivation for media attention, publicity and hostility. To further prevent any outbursts or escalation in protest actions, it is important to keep calm throughout the event. While you may become frustrated with the inconveniences presented by a protest, avoiding confrontation is one of the better ways to handle such an issue. Let the protestors look like the bullies. Let the critics be impressed with how you handled the situation.
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Handling a Poor Situation with Noble Actions

Remember to handle protests with grace and be a common user of the “avoid and ignore” approach. Protests are never an easy situation for a church to handle. However, if your church takes the proper steps to prepare now, the end result can be a unifying and clarifying experience.

Conflict Resolution Skills

You've heard about it in the news. What seems to be an average exchange of opinions escalates into a tragedy. Someone is injured or even worse, killed over a conflict that could have been mitigated. This can take place anywhere; work, your child's school or even your church. Conflict is something that often just happens, and if you're unprepared to deal with it, it can pose some serious consequences. That's why knowing how to effectively deal with conflict may be the difference between a peaceful solution and an adverse outcome. In the case that conflict does arise in your ministry, here are some things to remember.

COMMUNICATION

Communication is a key factor in resolving problems. Conflict is sometimes unavoidable, so trying to avoid it when it already exists can result in serious consequences. Speak up and communicate issues, as problems left unaddressed may escalate into heated arguments. Here are some reminders when communicating with other members in your ministry:

- ✓ **Be Attentive** – Listen to what the other person is saying. Do not close down communication by ignoring them. Not listening or paying attention gives others the feeling that you do not care about their opinions or about working things out.

- ✓ **Don't Over Generalize** – Avoid phrases such as “you always” and “you never,” which are concurrent with defensiveness and are used to point blame. They lead to both parties feeling as though they are not being heard or respected.

- ✓ **Show Empathy** – Focus on the other person's feelings and acknowledge them. This shows that you are being courteous and that you care.

- ✓ **Watch Your Tone and Body Language** – Respect personal space so you appear non- threatening and help keep all parties involved calm. Body language is an important part of effective communication.

- ✓ **Don't Overreact** – Remain calm, rational and professional, as your response affects the other person's behavior towards the situation.

- ✓ **Clarify** – Ask questions, restate and summarize the other person's statements to avoid misunderstandings, which may lead to further conflict. Understanding where the other person is coming from is key to being able to resolve the problem.

COMPROMISE

In order to work things out, you must be able to see both sides of the argument and come together to create some sort of compromise in which both parties involved are happy. Focus on the future and create a positive outcome, rather than dwelling on the past. When dealing with others in your ministry, remember the following:

- ✓ **Respect** – Acknowledge the other person's point of view and be sure they know you are committed to working it out. If you have mutual respect, compromise will be much easier.

- ✓ **Recognize** – Be candid and open to other perspectives, especially when dealing with people from other organizations, backgrounds or cultures.

- ✓ **Don't Place Blame** – Expressing that nothing is your fault will only escalate the situation further. Take responsibility for your part of the problem. Be honest with yourself and others by identifying your mistakes and apologizing, as few conflicts are entirely the fault of one party.

- ✓ **See Both Sides** – There is often no right or wrong. Conflict resolution is a helpful way to allow both people to work together to create a win-win situation. Being able to understand the opinions of others is crucial in resolving issues.
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When there is conflict, it is important to keep calm, take a break to relax, clear your head and settle down if the dispute becomes heated. Be sure to take a moment to debrief after the conflict to relieve stress and examine what went right and what could have been handled better.

Conflicts occur everywhere, even at church. By de-escalating situations and resolving conflicts according to Matthew 18: 15-17, you will be capable of helping to maintain a peaceful atmosphere in your ministry.

Sources: Mind Tools, About.com, Crisis Prevention, Church of the Living Water

Preventing Theft at Your Church

Churches and other religious facilities are often thought of as a sacred and safe location. However, to criminals, these types of organizations and facilities have become prime targets for theft. Without proper security measures, your church could fall victim to theft or other crimes. Fortunately, there are numerous steps your organization can take in preventing a loss among your church and its members. Consider the following ideas to ensure that your church is protected from theft and similar offenses:

Security Systems

Statistics show that a security system can significantly reduce the chances of a burglary or break-in. Depending on the type of system you install, you also may enhance the safety of your staff and congregation.

Just having a well-marked security system is a deterrent in itself. Criminology studies have shown that most burglars will avoid buildings with a security system. Decals and window stickers provided by security companies warn criminals that your church is protected, making them less likely to break-in. Visible cameras and obvious wall-mounted systems can have the same effect.

Be sure to work with a reputable security system company; the professionals there will assess your facility and make recommendations based on your church's needs and budget. They'll help you explore all the options available and make sure you're well-informed and comfortable with the system your church chooses.

THERE ARE THREE MAIN BENEFITS ASSOCIATED WITH IMPLEMENTING A SECURITY SYSTEM:

- ✓ **Prevention** – Criminals will be less likely to commit theft or burglary if they are able to notice a system in place. Furthermore, it assists in disrupting any crime that is attempted against the church building.

- ✓ **Alarm** – In the event of a break in, the system will sound an alarm, that can be audible and/or visual (strobe), alerting any surrounding neighbors.

- ✓ **Call for help** – In addition to an alarm sounding on site, most systems can also be monitored off site. Once the alarm is activated, the system will notify a central station monitoring company or the local authorities.

Consult with a professional concerning these types of systems to identify the best security option for your church.

Passive Security vs. Active Security

Passive security measures are those that keep intruders out by providing effective barriers at entry points. First, provide adequate locks on doors and windows. Additionally, light all sides of the building and keep landscaping trimmed to eliminate hiding places. Lastly, consider adding physical barriers such as window bars, security gates, and basement window well gates. Care must be taken so that the installed barriers do not impede emergency egress.

Active security systems take your security program to the next level by detecting and immediately reporting an intrusion.

Detection Devices

You don't need to be an expert on security systems; again, professionals can help you determine the best fit for your church. It's enough to become familiar with the basics. A few examples of detection devices include the following:

- ✓ **Motion detectors** – Detect a moving person or object in a designated area and connect to cameras, lights, and/or alarm system when something has been spotted.

- ✓ **Glass-break sensors** – Detect vibrations or shockwaves made by breaking glass.

- ✓ **Outdoor sirens and strobe lights** – Provide audible and visual alarms outside the building.

- ✓ **Magnetic door/window contacts** – Detect entry through doors and windows.

- ✓ **Photoelectric beams** – Detect an intruder in the path of the beam.

- ✓ **Card access control** – Secures an area using an electronic door-locking mechanism that requires a card reader and valid cards to access the area.

- ✓ **Portable panic buttons** – Allow workers to call for emergency help from anywhere on the property by sending a silent alarm to the proper authorities.

- ✓ **Line cut monitors** – Sound an alarm when phone lines are cut.

If you choose a system with a 24-hour monitoring service linked to a centralized monitor, you can use it in conjunction with a fire or flood detection system. When authorities are notified about the security alarm at your church, they also can quickly dispatch firefighters in order to minimize damage.

Develop a Financial Safeguard Program

Implementing a financial safeguard program in your church can be helpful in protecting the tithes and offerings money from collections. With the following safeguards, your organization may reduce the risk of member theft or individuals embezzling funds:

- ✓ Train church ushers on how to safeguard the collections during and after it is taken. Ushers should watch for suspicious activities and effectively communicate visually and verbally with other ushers.

- ✓ Secure collections until it is counted, and use the two unrelated person rule whenever funds are being handled.

- ✓ Count collection money in a locked room. Before or after counting, see that the funds remain in a safe or are brought to a bank.

- ✓ Establish a collection team and rotate weekly or monthly.

- ✓ Separate the duties between the counting team, treasurer and financial secretary.

- ✓ Run background checks or check financial references for volunteers or employees who handle funds.

- ✓ Utilize a voucher system to validate check requests for church purchases.

- ✓ Establish a small cash limit to keep in the custody of designated office personnel for petty cash funds.

- ✓ Consult with the church's tax advisor regarding pastor discretionary or benevolent funds.

- ✓ Conduct regular audits to see continuation of the safeguarding program.

Protect Your Church and Members' Valuable Property

Beyond protecting the physical facility and financials, your organization also should take steps to protect other resources and assets of the church, such as computers, sound systems, televisions, other electronics, musical instruments and vehicles. Extra steps should be taken to see that valuable items such as fine art, rare books or valuable collectibles have adequate protection and are not easily attainable by criminals. In an effort to protect valuables that belong to your members, encourage them to always be aware of their own personal belongings.

Sources:

Church Executive: Invest in Your Church's Security to Prevent Theft in the Building

National Crime Prevention Council

SafeChurch: Key Components to a Financial Safeguard Program

SafeChurch: Security Checklist

Vandalism Prevention

Churches and other religious centers are regularly targets for vandalism and property damage. This is often because vandals seek easy targets; like buildings that are empty at night. Be proactive at protecting your building from vandalism by implementing some of the safety tips listed below.

- ✓ **Secure all church vehicles** – Roll up the windows, lock the doors and never leave valuables in plain view. If possible, store vehicles in a locked garage. If you have members that will be gone for an extended period of time encourage them to leave their cars at home.

- ✓ **Lock the doors** – Secure all building doors and windows. Having deadbolts on the doors is a smart precaution, but be sure the doors can be opened from the inside while the building is occupied.

- ✓ **Lighting** – Leave lights on or install motion-activated lights that illuminate all sides of the church including doors and parking lots. Also consider leaving a few lights on inside the building so that it appears occupied.

- ✓ **Evaluate** – Take a walk a few times a year around your building at night. This will help you evaluate possible areas that aren't well lit or have low visibility.

- ✓ **Get Involved** – Participate in the local neighborhood watch program. This will create a communication link between the community and the police.

- ✓ **Alarms** – Consider installing an alarm system that is audible and will deter vandals. Installing security cameras on the exterior of the building are a smart precaution as well. Be sure they are recording footage so that you may share it with the police if necessary.

- ✓ **Clean Up** – Keep the property free of trash and debris and maintain the landscaping. This helps to eliminate possible hiding places and reduces the risk of a fire. If your building is vandalized, remove the signs of such as soon as possible. Vandalism attracts more vandalism.

Sources: Voss Law Firm

Vacant Buildings

Many churches today have to deal with a common commercial property issue – what to do with vacant buildings? With the depressed real estate market, many churches have had difficulty selling property that was previously used. By their very nature, vacant buildings present a unique set of risks.

If your organization owns a vacant building, your first step is to contact your insurance agent. They will assist you in assuring that the proper insurance coverage is in place.

Steps to Reduce Vacant Building Risks

BEFORE YOU VACATE THE BUILDING

Most vacant buildings have a higher risk of fire, water damage, vandalism and theft. The following are steps that can be taken to protect your vacant property from these exposures:

- ✓ One of the first steps to take in preparing your building for vacancy is to turn off all unneeded utilities. All water service should be disconnected and drained from the building to prevent frozen or broken pipes. Electric service should be disconnected except for the portion that is needed to operate the heating, fire alarm and premises burglar alarm systems. If the building is equipped with a wet pipe automatic fire sprinkler system, the building heating system should be maintained at a minimum of 40 degrees Fahrenheit.

- ✓ All flammable and combustible liquids should be removed from the building. Also any waste, trash or combustible materials should be removed. All equipment, such as kitchen appliances, should be disconnected from gas and/or electric service.

- ✓ All automatic fire sprinkler and fire alarm systems should be maintained and in proper working condition. Fire and smoke doors should be shut to reduce the spread of fire and smoke, should a fire occur.

- ✓ The building should be secured and access be limited to authorized persons only. Make sure that all doors, windows and skylights are adequately secured and locked.

- ✓ Outside the building, all trash, debris and storage should be removed. Also, vegetation and trees should be trimmed.

ONGOING MAINTENANCE

The exterior and interior of the building should be maintained as you would with any building you own. The grass should be mowed, vegetation trimmed and snow removed. Fire alarm and automatic fire sprinkler systems should be tested and serviced as normally scheduled. It is best to give no one the indication that the property is vacant.

WEEKLY INSPECTIONS

A thorough inspection of the exterior and interior of the building should be conducted at least weekly. The inspection should focus on exterior conditions, such as the condition of sidewalks and parking lots and identifying any signs of vandalism or attempted entry into the building. The interior inspection should identify any issues with the heating, fire alarm or fire sprinkler systems. Additionally, if property damage is noted, immediate repairs or other corrective actions should be taken. If there is any sign of break-in, theft or squatting, the local police department should be contacted immediately. Consider documenting these weekly inspections.

By following these recommended tips, any vacant buildings on your premises will be less vulnerable to risks, thus protecting the overall safety of your church.

Preventing Copper Thefts

If someone were to say the words “theft at church,” you might think of a stolen purse, collection, or audio-visual equipment. What you probably wouldn’t imagine is a group of thieves coming to the property at night, cutting away the air conditioning units and hauling them off. However, an increasing number of both ground- and roof-mounted heating and air conditioning (HVAC) units have been stolen or destroyed at churches across the country for the copper components they contain. Worldwide demand for copper has brought its price to an all-time high. One result has been that copper theft crimes are on the rise across the nation.

CONSIDER THE FOLLOWING EXAMPLES:

- ✓ Thieves destroyed nine air conditioning units at a church in the South to obtain their copper. The system had just been installed six months earlier at a cost of \$100,000.

- ✓ At a church in the West, seven rooftop air conditioning units were targeted by copper thieves. The damage was in excess of \$47,000.

- ✓ Thieves stole copper gutters and downspouts, coping and wall caps from a church in the South. The value of the loss exceeded \$40,000.

In addition to heating and air conditioning units, other items being targeted by thieves include copper wiring, copper gutters, copper pipe, and other electrical appliances and products containing copper.

Copper Thefts in General

- ✓ Copper is 100 percent recyclable and recyclers pay, on average, 90 percent of the new copper price for scrap copper. Thus, it is an attractive target for thieves.

- ✓ Copper theft is a crime of opportunity. This implies the following:
 - ✓ Access is quite easy – in most cases, a vehicle can be driven to the site of the theft.

 - ✓ The item of interest is not well protected; for example, no alarms, cameras or barriers.

 - ✓ The perpetrators can operate in an area without being observed.

 - ✓ The potential for detection is limited; for example, no guards or patrols.

 - ✓ The target area is remote or not well traveled; that is, the site or building is unoccupied for periods of time, or is off the main path.

 - ✓ The target is considered to be easy.

- ✓ Copper theft requires a limited number of tools.

- ✓ Copper thieves do not have to be highly trained technicians.

Common Fact Pattern

- ✓ Churches of all sizes are being targeted by copper thieves.
- ✓ Churches in all communities, rural and urban, are being victimized. The majority of thefts have occurred in what police would describe as low crime areas.
- ✓ The thieves often target large HVAC units because of the large amount of copper, but small units are usually easier targets. It takes less than five minutes for a thief to steal \$20 worth of copper from a small AC unit.
- ✓ While ground-mounted HVAC units are the most common target, roof-mounted units have also been stolen.
- ✓ HVAC units have been the primary target in 80% of church copper thefts, but any copper product is vulnerable.
- ✓ Most thefts of copper components occur at night.
- ✓ Thieves will return to the same target, which they call a “target of opportunity,” time and again.



Example: This photograph illustrates AC units located at the back of the building creating an easy target for theft.



Example: This photograph illustrates AC units protected by a steel cage and security lighting.

Preventing Copper Theft

To protect against copper thefts at your church, consider taking the following steps:

- ✓ Develop a security plan for your church, which identifies your vulnerabilities. Ask your local law enforcement professionals to assist you with this process.
- ✓ Deny access to your church property during off times of the day by adding fences and gates. Post appropriate “No Trespassing” signs on your church property. Ask your local law enforcement to assist in enforcing the law on private property.
- ✓ Add security lighting to areas where thieves and other criminals may hide.
- ✓ Deny access to your roof-mounted HVAC units by removing fixed ladders (do not remove fire escapes) and other step-ups including tree branches that may assist thieves. Portable ladders should be kept inside a locked building.

- ✓ Consider the use of steel cages to enclose your AC units. The heavier the gauge of steel the longer it will take to cut. For example, 10-12 gauge steel can take one to two hours to cut. Do not use standard chain link fencing as it can be cut quickly.

- ✓ Develop a Church Watch program and work with your neighbors to assist in keeping an eye on your church property.

- ✓ Use security cameras, as they are a valuable tool for protecting your property. But make note that in order for them to be fully effective, they must be properly protected, installed, and monitored.

- ✓ Use alarms that are mounted to your HVAC units. If the unit is tampered with, including cutting of refrigerant and power lines, an alarm will sound. This security measure may be a valuable tool in protecting the units, particularly if your building is currently protected by a security alarm. Contact your local security company or HVAC contractor for details.

Copper Theft Prevention Checklist

To assess the need for improvement, and to more adequately keep your property safe from copper theft, please complete the following risk prevention checklist.

Question	N/A	Yes	No
Is a security plan that addresses church vulnerabilities in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have local law enforcement professionals been contacted to help identify vulnerabilities?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Does the property have fences and gates installed to deny access to the property during off times of the day?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are appropriate "No Trespassing" signs posted around the property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Is your church property equipped with security lighting to eliminate criminal hiding spots?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have fixed ladders been removed to deny access to roof-mounted HVAC units?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are tree branches trimmed to prevent thieves from using them as alternative step-ups?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are portable ladders stored inside a locked building?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are your AC units enclosed in steel cages?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you developed a "Church Watch" program?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you work with neighbors to assist in keep an eye on your church property?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have security cameras been properly installed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are security cameras protected and monitored?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have alarms been installed to your HVAC units?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Important: If you answered "No" to any of the questions above, corrective action should be taken as soon as possible. Please see the next page.

Corrective Actions Taken

Please define the corrective actions taken for any "No" responses to the questions on the previous page.

Completed by: _____ Date: _____

"No" Item	Corrective Action Taken

Arson Prevention

According to the U.S. Fire Administration (USFA), arson is the leading cause of fires in the United States, resulting in more than \$1 billion in property loss each year. In one recent year, the USFA reported that approximately 30,500 intentional structural fires occurred.

At GuideOne Insurance, arson is one of the leading causes of fires along with open flames, electrical and lightning. The mental and emotional loss of a church building due to arson can be as great as the physical damage itself. For churches insured by GuideOne, the average damage incurred in arson incidents exceeded \$450,000 in a recent year.

Your facility can decrease the chances that an arsonist will strike by undertaking an arson and crime prevention program. This fact sheet provides information on why churches and religious organizations are vulnerable to arson and what they can do to protect themselves from this crime.

Why Churches and Religious Organizations Are Vulnerable

- ✓ Buildings are often unoccupied.
 - ✓ Activity schedules are predictable.
 - ✓ Security systems are often lacking.
 - ✓ Arsonists, vandals and other criminals may target churches because of their beliefs.
-

Reducing the Risk of Arson

To help reduce the risk of arson, consider the following precautionary measures:

BUILDING EXTERIOR

- ✓ Illuminate exterior buildings, doors and parking lots from sunset to sunrise.

- ✓ Consider the installation of motion-activated lighting near doors and windows.

- ✓ Keep doors and windows locked when the building is unoccupied.

- ✓ Trim shrubs and tree limbs around windows and doors to eliminate potential hiding places for arsonists and criminals.

- ✓ Ladders should not be stored outside the building at the end of the day. Instead, secure ladders and tools in a locked shed/outbuilding or inside the building. If this is not possible, secure ladders outside with a high quality chain and lock.

- ✓ Keep track of and limit the disbursement of building keys. Consider installation of a keyless electronic entry system.

- ✓ Make sure that exterior doors are of solid core (not hollow) construction and are outfitted with quality deadbolt locks and, if hinged on the outside, tamper-proof hinges.

- ✓ Use wire-mesh glass in windows for additional protection from break-ins.

- ✓ Keep the property free from boxes, leaves, trash, wood and other potentially combustible debris.

- ✓ Consider installing video security cameras at entrances and other key areas.

- ✓ Park church vehicles in differing locations on the property throughout the week to vary routine.

- ✓ Trash containers should be kept as far away as possible from the building.



The photo on the left shows a trash dumpster that is overflowing and too close to the building. If vandals were to intentionally set fire to the dumpster, there is a high likelihood that it would spread to the building.

BUILDING INTERIOR

- ✓ Consider using timers for lights and/or radios during evening hours. Timed use of interior entry lights overnight should be considered.

- ✓ Make sure that flammable liquids are stored in a U.L. listed fire cabinet away from any heat sources, such as heating equipment.

- ✓ If possible, install a central station monitored security/fire detection system. Also consider a fire sprinkler suppression system.

- ✓ Make sure that smoke and heat detectors are operational and that fire extinguishers are in place and have been regularly serviced.

- ✓ Restrict access to areas containing valuable or combustible materials by locking interior doors.

GENERAL PRECAUTIONS

- ✓ Ask neighbors to alert police if anything suspicious is seen on church property.

- ✓ Develop positive relationships with local law enforcement and invite them to patrol the property during the overnight hours.

- ✓ Establish a “Church Watch” program in which members volunteer to drive through the property at various times throughout the week.

Arson Prevention Checklist

Checklists can be an effective tool to provide a safer environment. Answer the following questions relating to external, internal, and awareness measures you can take to determine how well your facility is safeguarded to discourage unauthorized entry and encourage early fire detection. A “NO” answer indicates an area that may warrant further examination.

External Measures	Yes	No
Does lighting sufficiently illuminate all sides of buildings and parking areas?		
Do all exterior doors have deadbolt locks and non-removable hinge pins?		
Is a process in place to make sure that building doors and windows are locked when it is unoccupied?		
Is access to roofs, fire escapes and outside stairways limited to authorized persons?		
Is shrubbery trimmed to prevent it from being used for hiding?		
Are loose materials and trash removed from the grounds daily?		
Are windows and glass entries protected with wire mesh or bars? (Note that for emergency purposes, window bars must be able to be opened from the inside.)		
Is there fencing or controlled access to the property?		
Is access to crawl spaces and basement entry points secured?		

Internal Measures	Yes	No
Are foyer and hall lights left on at night?		
Are windows and doors equipped with proper locks, jams and/or deadbolts?		
Is there a central station alarm system for notification of fire, smoke or breach of security?		
Are personnel assigned to secure the building daily (for example, locking doors and windows and activating security systems)?		
Are personnel assigned to check for unauthorized occupants?		
Are building keys controlled by a strict sign-out policy and marked "do not duplicate?"		
Are locks changed or re-keyed when keys cannot be retrieved?		
Are valuable objects and combustible materials securely locked away from sight?		

Awareness measures build teamwork and ownership attitudes among members	Yes	No
Do the police routinely check the premises?		
Is a "Church Watch" program in place?		
Are staff and members made aware of building use, security and fire prevention measures?		
Have neighbors been asked to report any suspicious activity on church property to the police?		

Protecting Your Church Contents

How Valuable are the Contents of Your Church?

In putting a value on building or content items, use the current cost to replace new, or as near as you can estimate it. Values for the contents of the parsonage should be limited to church-owned contents. It is best to prepare two copies and store them where they are not subject to fire.

Name of Church: _____

Address: _____

Date of Inventory: _____

General				
Contents	Church	School	Other Buildings	
Altar Furnishings	\$	\$	\$	\$
Baptismal Fonts, unattached	\$	\$	\$	\$
Bibles	\$	\$	\$	\$
Carpeting, unattached	\$	\$	\$	\$
Choir Music	\$	\$	\$	\$
Choir Robes and Vestments	\$	\$	\$	\$
Communion Service	\$	\$	\$	\$
Draperies	\$	\$	\$	\$
Holiday Decorations	\$	\$	\$	\$
Hymnals	\$	\$	\$	\$
Lecterns, unattached	\$	\$	\$	\$
Musical Instruments Including Pianos	\$	\$	\$	\$
Overhead and Slide Projectors/Screens	\$	\$	\$	\$
Pictures and Paintings	\$	\$	\$	\$
Seats and Pews, unattached	\$	\$	\$	\$
Sound Equipment (mics, amplifiers), unattached	\$	\$	\$	\$
Statuary	\$	\$	\$	\$
Tables and Chairs	\$	\$	\$	\$
Tape Decks, CD Players, Tapes and CDs	\$	\$	\$	\$
VCRs/Monitors/DVD Players	\$	\$	\$	\$
Subtotal	\$	\$	\$	\$

Office				
Contents	Church	School	Other Buildings	
Adding Machines	\$	\$	\$	\$
Book	\$	\$	\$	\$
Computer Systems	\$	\$	\$	\$
Duplicating Machines	\$	\$	\$	\$
Files	\$	\$	\$	\$
Office Desks and Chairs	\$	\$	\$	\$
Office Supplies	\$	\$	\$	\$
Typewriters	\$	\$	\$	\$
Other Office Equipment	\$	\$	\$	\$
Subtotal	\$	\$	\$	\$

School				
Contents	Church	School	Other Buildings	
Blackboards, unattached	\$	\$	\$	\$
Bookcases	\$	\$	\$	\$
Cupboards, unattached	\$	\$	\$	\$
Maps and Globes	\$	\$	\$	\$
Recreation/Sporting Equipment	\$	\$	\$	\$
School Supplies	\$	\$	\$	\$
School Desks and Chairs, unattached	\$	\$	\$	\$
Science Equipment	\$	\$	\$	\$
Subtotal	\$	\$	\$	\$

Kitchen				
Contents	Church	School	Other Buildings	
Appliances (Stoves, Refrigerators, Dishwashers, Washer, Dryers, etc.)	\$	\$	\$	\$
Carts and Trays	\$	\$	\$	\$
Coffee Maker	\$	\$	\$	\$
Dishes	\$	\$	\$	\$
Microwave	\$	\$	\$	\$
Mixer	\$	\$	\$	\$
Pots and Pans	\$	\$	\$	\$
Silverware	\$	\$	\$	\$
Toaster	\$	\$	\$	\$
Warming Oven	\$	\$	\$	\$
Subtotal	\$	\$	\$	\$

Maintenance				
Contents	Church	School	Other Buildings	
Lawn and Snow Equipment	\$	\$	\$	\$
Maintenance and Service Equipment (such as Vacuums, Buffers, Waxers)	\$	\$	\$	\$
Pastor's Business Personal Property	\$	\$	\$	\$
Personal Property of Others while in care	\$	\$	\$	\$
Tools	\$	\$	\$	\$
Other Maintenance Equipment	\$	\$	\$	\$
Subtotal	\$	\$	\$	\$
Total Contents Only	\$	\$	\$	\$

High Value Items

Certain building items are high in value and need constant check of current replacement costs to keep your protection adequate. It is recommended that you consult a qualified expert about the cost to replace these items. The person or organization that installed or services these items could be contacted for assistance.

Item	Value
Carillon	\$
Chimes	\$
Pipe organ, including console, pipes and blowers	\$
If value not known: Number of Stops: _____ Number of Ranks: _____	
Security Systems	\$
Stained Glass Windows	\$

For Your Records

For your added protection in case of loss or theft of certain items, it is extremely important to have as much information as possible when filing a claim and making a report to the police.

Please use this sheet to list model and serial numbers of all computers, printers, faxes, projection equipment, sound systems, tape recorders, adding machines, calculators and video equipment, etc., as follows:

Brand Name	Item Name	Serial Number	Model Number	Purchase Date, If Known

Inventory Awareness

Preparing an inventory of church contents is clearly one of the best ways to obtain better value from your insurance coverage.

- ✓ "Do you remember how many folding tables were stored in the closet next to where we have our church suppers?"

- ✓ "There were a couple of beautiful oriental rugs in the session room. What do you think they were worth?"

- ✓ "It was a wonderful library. Was there a catalog of books that was not destroyed?"

These questions, as well as perhaps hundreds of others like them, will be raised and somehow answered by some energetic and dedicated member of all congregations whose churches experience serious theft and fire losses – if they had not previously put some of that concern for their church into preparing and maintaining an inventory of church property.

Unfortunately, the most dedicated efforts to reconstruct the numbers, descriptions and values after the loss occurs will fail to find the truth with the claims adjuster, even when he or she totally trusts the church's effort. Even though the loss adjustment is regarded as fair and equitable, the lesson from the effort to determine what was lost will never be forgotten by those who had to make it.

Identity Theft Protection

At first thought, identity theft does not seem to be a prominent crime due to the lack of physical loss or damage. However, identity theft is a crime that presents numerous problems and future difficulties for those who are affected by it. According to the Bureau of Justice Statistics (BJS), in 2008, an estimated 11.7 million people experienced at least one type of identity theft in a two-year period. Considering the statistics, it is important now more than ever that organizations and individuals are doing what they can to prevent the crime.

Preventing Identity Theft

Consider the following steps from *Creating a Church Office You Can Trust*, written by Richard Hammar, in preventing identity theft in your organization:

SECURE CONFIDENTIAL INFORMATION

All confidential information, including member, staff and volunteer personal information, should be stored in a locked file location. Keys to access files should be given to a church leader or office manager, depending on the nature of the records involved.

RESTRICT COMPUTER ACCESS

Some organizations choose to store information on computers rather than hard files. However, with this option, there should be steps taken to restrict the access to computers containing this information. Ensure that unauthorized personnel do not have the ability to access computers with valuable information stored on them.

DETERMINE AUTHORIZED PERSONNEL

Only those individuals with a specific and legitimate need to access information should be given the proper authorization. Identifying authorized personnel will allow for more efficiency, privacy and safety when it comes to handling confidential information.

ADOPT A COVENANT OF CONFIDENTIALITY

Consider creating and implementing an annual covenant of confidentiality required by organization board members. This will ensure that board members are held to the expectation that they will not disclose any confidential information shared at board meetings.

PROTECT PASTOR CONFIDENTIAL RECORDS

As part of their responsibilities, pastors often keep records of counseling notes and other confidential forms and information. Develop a plan to keep these possessions private in the event of the sudden death or incapacity of the pastor.

Reporting Identity Theft

While your organization can take all of the necessary and helpful precautions in preventing identity theft, the possibility of a criminal being successful in obtaining confidential information still exists. In the event that a case of identity theft needs to be reported, follow these steps taken from the U.S. government's official web portal:

- ✓ **Report to the individual's respected financial institution.** This information can be obtained by viewing the individual's account statement or the back of a credit or debit card.

- ✓ **Report fraud to the local police as soon as possible.** Be sure to acquire a copy of the police report, as it can be helpful in reporting the case to creditors and retailers.

- ✓ **Contact credit-reporting bureaus.** Ask that the account be flagged with a fraud alert to see that merchants do not grant new credit without approval.

Identity theft currently is, and will continue to be, a serious concern among all individuals and businesses. Therefore, it also should be a concern among your church, as well. While handling personal information isn't a primary activity in a religious organization, it is important to remember that your staff and volunteers, whose confidential information you do obtain, need protection from this serious crime. Take the steps necessary to ensure all individuals associated with your church's operations are safe from crimes like identity theft.

Sources:
Christianity Today: Preventing Identity Theft at Church
U.S. Government: Prevent and Report Identity Theft

Online Security: Preventing Cybercrimes

Consumers' use of the Internet is a measurement that grows exponentially every day. With innovative technology and societal trends, the Internet is something that will continue to become further integrated into personal lives and business operations. However, while the use of this technology is growing, so too are the security concerns. Cybercrime is crime that is committed through use of the Internet, and it serves as a serious threat to individuals and businesses, including your church.

Passwords

Password protection is critical in defending your assets. To limit your vulnerability and potential security breaches, consider these tips from the United States Computer Emergency Readiness Team (US-CERT) when choosing a password:

- ✓ Don't use passwords that are based on personal information that can be easily accessed or guessed.

- ✓ Don't use words that can be found in any dictionary of any language.

- ✓ Develop a mnemonic for remembering complex passwords.

- ✓ Use both lowercase and capital letters.

- ✓ Use a combination of letters, numbers and special characters.

- ✓ Use passphrases when you can.

- ✓ Use different passwords on different systems.

Additionally, make sure that you use different passwords for different accounts, and it is encouraged that your passwords be changed or updated every 90 days. Make sure passwords are kept private and never posted publicly or available to unauthorized personnel.

Software Updates and Computer Operating Systems

Another way to strengthen your defense against hackers and other cyber criminals is to ensure that you are using adequate software and that your computer operating systems are up to date. Purchase antivirus software, which will scan your hard drive for patterns that are alarming and potentially could be an infection, and run it regularly. However, be cautious of fake antivirus software.

When new versions of your computer operating system are released, oftentimes the new updates offer better security measures, as developers and programmers have corrected any issues that may have presented a problem in the past. This is applicable to mobile devices as well. Organizations also are encouraged to configure the operating system to a desired security level that is appropriate for the user.

Wireless Network

When setting up a wireless network, there are many steps you can take in protecting it. Considering the following ideas to limit the risk facing your organization's wireless network:

- ✓ Ensure you have adequate security associated with your router. WPA and WPA2 are the two most secure options for Wi-Fi security.
- ✓ Restrict access by only allowing authorized personnel to use the network.
- ✓ Install a firewall to protect the network from outside attacks and excessive network traffic.

If your organization is taking your ministry on-the-go, and you are using public Wi-Fi in another location, consider using a virtual private network (VPN) to mask passwords and other information on your device.

Use of Encryption

In the event that your organization needs to send sensitive information via the web, encryption is a good tool to use in keeping the information safe. Encryption serves as a way to send a message to another party using code. Those receiving the message will need a specific, unique code or a virtual key to unlock the encryption and view the message's content.

Limit Your Risk

There are many threats and fears concerning online security. The United States Computer Emergency Readiness Team offers a list of tips and topics of concern that would be beneficial to use in analyzing your current online usage. It is important to keep in mind the number of Internet threats and crimes is continuously increasing, so it is crucial that your organization take the necessary steps to prevent a breach in your system or a significant loss of data. For more information, review the sources noted below.

Sources:

9 Simple Tips To Protecting Yourself and Your Business Online (Forbes)
Alerts and Tips (United States Computer Emergency Readiness Team)
Cybercrimes (National Crime Prevention Council)

As one of America's leading insurers of churches, GuideOne Insurance provides your congregation with the industry's finest lineup of coverages and services.

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