



You may not be able to prevent a shooting from ever happening, but you can do a lot to increase overall security and be prepared to respond effectively to an emergency. You want to protect your church and your congregation, but what you do may actually increase your liability if your plan is not properly prepared.

The best option to protect your congregation and reduce your church liability is to hire local uniformed police officers to be your security during services. The presence of law enforcement can be a deterrent to anyone thinking of doing harm. And when the officers respond, they cease to be an agent of the church and are again acting as public officers, reducing your church's liability.

Instead of hiring uniformed officers, some pastors may choose to create their own security team. While this option reduces costs, keep in mind that it will increase the church's liability. If you choose to create your own security team, consider taking the following steps:

1. Because your security team will most likely involve church members with concealed carry permits, check with your insurance agent to ensure that your church insurance policy does not have an exclusion for this activity.
2. Make sure your policy is in compliance with all applicable laws. Contact your church's legal counsel to help you understand the laws in your state and to help develop your policy.
3. Get local law enforcement involved when you are first developing a security team and forming your safety policy so efforts can be coordinated with them. They will be able to perform a security assessment and help in the coordination of security with law enforcement. Find out what local law enforcement training is required and then require your security team to meet or exceed those standards. For example, if officers are required to have eight hours of training and four hours of range time annually, require the same from your security team. Document all training with participants' names, date, description of training, and the signatures of those participants for reference and proof if needed in the future. While working with local law enforcement, agree on a required identification to be worn by team members before their weapon is drawn. You don't want your team members shot by local law enforcement because they can't distinguish between your security team and an assailant. Ask local law enforcement for confirmation in writing that they acknowledge your safety policy and identification.
4. Require all security team members to have their concealed carry weapons certification (CCW) and to complete an application and vetting process. You don't want everyone with a CCW as a security team member. Require the training described above. Provide them with the identification as a security team member and have them acknowledge in writing that this identification must be visible before drawing their weapon.
5. Require that preparations and handling of weapons are done before the holders come onto the church premises. Require that the weapon remain on the person at all times. Have the team leader inspect the weapon and case/holster before being put into service for the first time. All weapons should be transported inconspicuously and never be displayed outside of critical, life-endangering incidents. If someone has a weapon displayed or is careless, that can be grounds for the loss of the privilege of serving on the security team.

6. If you refuse someone the privilege of serving on the security team, document the reason. This demonstrates that not everyone meets the standards, and that you are applying those standards consistently.

If you decide to enlist church members with concealed carry permits as part of your security team, it's essential to take steps to reduce your risk and liability. Working with local law enforcement and developing policies and procedures can help ensure that you are protecting your church and your congregants to the best of your ability.

If you have questions about this or any other church insurance or risk management topic, contact us at [info@agfinancial.org](mailto:info@agfinancial.org) or 877.616.5206.

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