



IS CONCEALED CARRY RIGHT FOR YOUR CHURCH?

A Q&A with Eric Spacek, risk management
and loss control director at GuideOne Insurance



From January 1999 through May 2017, there have been 1,551 deadly force incidents (DFIs) resulting in 1,420 victim deaths and injuries at faith-based organizations throughout the country. More than 100 of these incidents occurred in 2017 alone. **How can you protect your church from these senseless acts of violence? Be prepared.***

There are many things to consider: assemble an armed security team in your congregation or hire a professional security team? Allow concealed weapons in your church as a method of self-defense or ban them outright to avoid potential chaos?

Eric Spacek, risk management and loss control director at GuideOne Insurance, answers these questions and more.



What are my options for armed security?

Churches interested in adding armed security have three basic options:

1. Hire off-duty law enforcement personnel
2. Hire a professional security guard service
3. Assemble and maintain your own security guard force



Of those options, which is safest?

While the decision is yours to make, GuideOne strongly encourages churches to consider either off-duty law enforcement officers or a professional security service. These options provide superior training and experience in dealing with disruptive and/or potentially violent individuals as well as liability transfer or sharing, rather than the church being solely responsible for the actions of the security guard(s).



If my church wishes to hire a professional security service, what do we need to consider?

Check references and ask questions. Lots of questions. Find out what type of training and screening process their officers undergo. Make sure that your agreement is in writing and that the service agrees to provide indemnity to your church for the actions of their officers and additional insured protection to your organization. Then, follow up to secure proof that your church has been added as an additional insured on their insurance policies. Also review the service's use of force policy and make sure it's consistent with your policy.

Why is an internal security team the least-favorable option?

It carries the most liability. If a violent act occurs, your volunteers act as an agent of the church, and the church is responsible for how they respond, whether a weapon is fired or not.



But the internal security team works best for my church, and it's the most cost-effective option. How can I minimize risk?

Know that if you pursue this option, your church is responsible for the training and supervision of your security personnel. Conduct thorough background screenings on all team members and set guidelines for dealing with various situations as well as the use of force. Make sure that everyone on the team is fully trained beyond basic conceal and carry permit training, which doesn't pertain to disruptive individuals. Yearly training is recommended. Partnering with local law enforcement is also recommended; they will consult with churches and provide trainings, often at no cost. Working with a church security organization is another option for training. Lastly, make sure that your church is familiar with, and complies with, any state licensing requirements that might be applicable where your church undertakes to have an internal security team.



How can I develop a partnership with local law enforcement?

Invite them to your facility; ask them to perform a security assessment and provide refreshments. Be supportive of their activities and their causes. Invite them to speak with your staff and key volunteers about crime prevention.



Are there limits on firearms allowed in churches?

Each state is different. Some states list churches among the places—such as court and government buildings—where weapons are not allowed; others allow the church to decide. If you do decide to ban weapons on your premises, there may be state requirements as to wording and even size of signs that must be posted. Some states are silent on the issue as it pertains to churches.



If my church allows concealed weapons, how do I create and communicate the church's concealed carry guidelines?

The first step is to understand your state's law and make sure you are in compliance. Some states do not require your organization to do anything special to allow concealed weapons. Other states require that the property owner (the church) authorize certain individuals to carry. Consult with your church's legal counsel to understand the law in your state and develop a policy in accordance. Communication of the policy can be made via announcement, website and/or bulletin placement or through the church's social media channels. Use multiple communication channels to advise your members.

How does a concealed weapons policy impact my insurance coverage?

Have a discussion with your insurance agent or broker about your church's concealed carry policy and how you are handling security. They will tailor coverage accordingly.



If my church has a no-weapons policy and someone violates it, how do we report it?

Designate a church security team member or church representative to approach the individual(s) and have the conversation. If the individual becomes belligerent, disruptive or continues to carry despite communication, contact the police. Assuming that your church has complied with the law in adopting the no-weapons policy, the individual carrying a weapon on your premises is in violation of the law, and the situation is best handled by your local law enforcement agency.

GuideOne.com

**Chinn, Carl. "Deadly Force Statistics." Information current as of July 14, 2017.*

This material is for information only and is not intended to provide legal or professional advice. You are encouraged to consult with your own attorney or other expert consultants for a professional opinion specific to your situation.

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