



J. Pekala & Associates, Inc.
Quarterly Newsletter

4th Quarter 2007

Issue 9

As the year 2007 comes to a close and the holidays are once again upon us, our office would like to wish you and your family, a joyous holiday season and a healthy and happy 2008! I also want to again thank you for allowing our office to service the insurance needs of your organization.

The fourth quarter 2007 copy of GuideOne's publication for policyholders called "**The Leader**" is attached and has articles regarding **Safe Decorating for the Holidays**, **Protecting Your Home Against Frozen Pipes** and some Human Resources articles on **Employment Practices** and **Background Checks**.

Unfortunately, the recent church shootings in Colorado have brought the issues of violence and safety to the forefront again. To aid church leaders during this time of need, we are offering you a fact sheet about church violence (also attached) so you can review some ways to increase safety and security measures. If you have additional questions or would like more information regarding church violence or further risk management topics, please visit the GuideOne Center for Risk Management's Web site at www.guideonecenter.com

Our Office Staff: Our office staff consists of three agents, two field agents and three support staff personnel. Each quarter we will highlight a member of our staff so you can get to know them better.



George Stemple:

George has specialized in insuring only religious institutions since 1980. George has been a significant part of national, as well as, regional group programs for several denominational offices and has served on the Regional Representatives Advisory Council. Throughout the years, George has earned eleven President's Circle Awards and is our top life insurance producer. He has also ventured into other commercial markets.

George has specialized in



Just for Laughs: A kindergarten teacher was observing her classroom of children while they were drawing. She would occasionally walk around to see each child's work. As she got to one little girl who was working diligently, she asked what the drawing was. The girl replied, "I'm drawing God." The teacher: paused and said, "But no one knows what God looks like." Without missing a beat, or looking up from her drawing, the girl replied, "They will in a minute."

In Closing: Please visit our website at www.churchinsurance.guideone.com. The GuideOne Center for Risk Management provides additional information on safety issues such as safeguarding children, employee safety and transportation safety and can be accessed from our website by clicking on the "Links" tab. Should you have any questions, need additional information about any of the items mentioned in this e-mail, or have additional e-mail addresses to add to this mailing, please feel free to contact our office at 1-888-829-6505 (Ext. 2).

J. Pekala
GuideOne Insurance
House of Worship Specialist



GuideOne Center for Risk Management Fact Sheet: Church Violence

On Sunday, May 21, 2006, a gunman walked into a church in Baton Rouge, Louisiana, near the end of Sunday morning services. He proceeded to shoot five people at the church before abducting his estranged wife and three children. While the children were eventually released, the woman was later found dead at another location. The church's pastor was shot during the incident.

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 a 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.

(Updated 12.11.07)

This material is for informational purposes only. It is not intended to give specific legal or risk management advice, nor are any suggested checklists or actions plans intended to include or address all possible risk management exposures or solutions. You are encouraged to retain your own expert consultants and legal advisors in order to develop a risk management plan specific to your own activities. For more information, contact the GuideOne Center for Risk Management at (877) 448-4331, ext. 5118 for Church and Schools, or ext. 5175 for Senior Living Communities.



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.
- 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 violence identification and security methods.
- Openly discuss issues of concern and learn to defuse problems before they become incidents. Violence intervention training may be appropriate.

A Word About Security Guards

The use of professional or volunteer security guards at church has become more commonplace in recent years. Basically, a church has two options regarding security guards: 1.) maintain its own security guard force or 2.) hire a professional security guard service. Considerations for each of these options follow.

Option 1: Maintain Your 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.
- The church is responsible for ensuring that its security force complies with all licensing and certification requirements that might exist under your state's law.



- The church will in most circumstances be liable for the acts of its security guards.
- One option is to hire off-duty active law enforcement officers. An advantage in hiring these individuals is that they will have superior training and experience. However, the church must still train these individuals in what their role will be in emergency situations.

Option 2: Hire A 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 the security guard service is fully insured and has 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.

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.



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- 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 situation.