



Adventist Risk
Management, Inc.

FIREARMS ON CHURCH PROPERTY

The rise in deadly shootings in public places has many congregations considering the use of armed security at their church, as well as members and visitors wanting to bring their own firearms to church for protection.

Before hiring armed security, a congregation's first consideration should be to establish a security plan and practice emergency drills with the congregation. Adventist Risk Management, Inc. (ARM) encourages all congregations to appoint a local church safety officer to work with the church to prepare for emergencies. Learn how to develop emergency plans for your church and receive safety officer training and resources at AdventistRisk.org. It is also advisable for the safety officer to make contact with local police who will provide support should an incident occur on church property.

Once initial emergency planning and church safety have been provided for, there are many risks and legal issues to evaluate carefully before an informed decision is made by both the local church board and local conference on whether or not to have armed church security.

If armed security is used, it should be contracted from a professional security provider. Do not allow untrained, nonprofessional armed church members to provide security during church services.

If a pastor knowingly allows a church member to carry a weapon into the church for the purpose of providing armed security, this individual may be held to be an agent of the local church and conference. The actions taken by this individual could cause the conference liability for negligence and civil damages. Further, the loss of life or injury caused by an error in using the firearm may raise criminal prosecution for those involved.

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If a police officer attends church and is required to carry a weapon at all times, even when off-duty, it is advisable to support this member police officer by allowing the officer to carry a firearm, but request that the officer provide a written employer statement showing the requirement to carry a firearm. Church leaders should understand that the member police officer should not be considered armed security for the church, even when off duty. It should be noted this privilege should not extend to a regular security guard who is not employed by the church for security protection.

If your conference is insured through Adventist Risk Management, Inc.'s general liability insurance policy, please be advised there is a Firearms Use Exclusion. This use of a firearm by either an employee or volunteer in the course of their duties is NOT covered under this insurance policy. The conference or the individual could be held personally liable for any legal actions or damages. If the church authorizes anyone to carry weapons for the purposes of church security, special insurance needs to be purchased.

5 Questions to Evaluate Before Hiring Church Security

1. Have you consulted with local conference leadership and the conference attorney to review the gun use laws in your jurisdiction?
2. Has your conference established a policy that no firearms will be allowed on conference owned property? Your church is private property and in many states, the property owner can establish their property as a weapons free zone. Some jurisdictions require specific announcements or postings.
3. Does the individual who may be willing to provide armed security for the congregation have the proper license or concealed weapons permit and firearm liability insurance? State laws vary as it relates to gun licensing and whether a concealed weapon permit grants permission to the owner to have a gun in a house of worship.
4. What level of training in firearm use does the individual have and do they have law enforcement experience in the use of deadly force in a public assembly area?
5. Is the armed security service provided by a licensed and bonded security company? Be sure the person has insurance or be willing to purchase such insurance for the church.

THE DECISION TO CONTRACT ARMED CHURCH SECURITY CANNOT BE MADE WITHOUT CAREFUL CONSIDERATION OF THE RISKS AND OBTAINING PERMISSION FROM THE LOCAL CONFERENCE. AGAIN, DO NOT ALLOW ARMED CHURCH MEMBERS TO PROVIDE SECURITY DURING CHURCH SERVICES.

IF THE DECISION IS MADE FOR ARMED SECURITY TO BE USED, SPECIAL INSURANCE SHOULD BE OBTAINED FOR SECURITY OFFICER PROFESSIONAL LIABILITY COVERAGE. YOUR ADVENTIST RISK MANAGEMENT INC. ACCOUNT EXECUTIVE CAN ASSIST YOUR CONFERENCE TO DETERMINE AVAILABILITY AND PRICING.

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REPORT YOUR CLAIM RIGHT AWAY

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