



Security Operations Liability Coverage for Christian Ministries

A security operation opens the door to physical and emotional injury of your team members and leaves you vulnerable to liability claims aimed at your ministry and team members.

Several members of your congregation volunteer for the security team, keeping watch during worship services and other ministry-related events. Their presence and training are an asset, helping everyone feel more at ease. Make sure you have coverage that protects your team and its activities.

Know you're covered

You've taken the necessary steps to protect your church with trained and experienced volunteers. Protect them—and your ministry—with coverage specifically designed for security operations.

This coverage pays for:

- Personal or emotional injury damages that your ministry, leaders, employees, or security team members become legally obligated to pay as a result of enforcement of your security policy or weapons policy.
- Additional medical expense, broadened wage loss reimbursement, counseling, and security-related equipment damage for team members.*

See the coverage in action

- During regular service, a volunteer security team member attempts to remove an unruly person. When the person becomes combative, the volunteer is injured during the struggle. This coverage provides excess coverage to help with medical expenses not covered by the volunteer's primary plan.
- A trained team member authorized to carry a weapon uses it to stop a violent threat. The team member's personal weapon and security equipment are damaged during the incident. The volunteer also requests assistance with the emotional toll of the incident. This coverage provides funds to help with counseling. It also helps pay to replace the personally owned equipment damaged during the response.

* Employee medical costs, counseling costs, and lost wages likely would need to be filed under your ministry's workers' compensation policy.

This coverage description is intended to help ministry leaders better understand Brotherhood Mutual's MinistryFirst® insurance program. It does not provide insurance coverage of any kind, nor does it modify the terms of any Brotherhood Mutual policy. For complete insurance coverage details, please refer to actual policy documents. Coverage for actual claims will be based on applicable policy documents applied to the individual facts of an actual claim event. Some coverages may not be available in all states.

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