



Striving Towards Excellence

Philippians 3:14

Building Usage

Navigating the Balance of Hospitality and Liability

We understand it is your desire to love and serve the community God has placed you in. Often the availability of the church building is attractive to people outside the church to hold meetings, weddings and other events. As you strive to serve your community, we want you to consider the added liability and property risks that accompany outside organizations or people using your facilities. If your church does not already have a written Facility Use Policy and/or Agreement, it is time to put one together.

The following should be considered when putting a usage policy in place:

- Which spaces within your church are usable and which are off-limits
- Whether or not a church member must sponsor an outside group
- Whether or not you'll limit building rental to groups that advance your church's mission
- Whether or not you'll rent your building to for-profit organizations
- Rental fees and related expenses
- Set-up and clean-up responsibilities
- Behavioral expectations (drinking, smoking, conduct, respecting the facility)
- Whether or not childcare providers must be selected and screened by the church

Each of these items should be addressed in the Facility Usage Policy and/or Agreement. A policy should be given to each outside group using your facility and an agreement signed by the group representative kept on file.

The facility agreement that is signed by and given to the outside group should be personalized for each group to include the following details:

- Costs, including fees for damage to property
- Rental times
- Expectations
- A release of liability
- A "hold harmless" clause

The release of liability and "hold harmless" clauses help protect the church in the case of a lawsuit. Due to the legal ramifications that can arise, it is strongly recommended that you have an attorney review your Facility Usage Agreement before adopting it officially. It is also recommended that each outside group provide a Certificate of Liability Insurance to the church, either from their organization's insurance policy or the individual's homeowners/renters policy. For repeat users, the church can ask to be added as an Additional Insured on the user's policy. This adds an additional layer of protection for the church.

Your church should also have a clear application and approval process for outside groups who would like to use your facilities. Information that should be gathered at the time of initial request includes:

- What specific type of event will the group host?
- How exactly will the group use the space?
- How has the group treated previous event venues?

It is best practice that a group from the church, rather than an individual, give approval or denial for usage requests. Documentation of approval or denial of the request should be maintained by the church. Contact our office for a sample policy that can be personalized.



Protecting Your Church from Violent Acts

Churches are not immune from acts of violence, the most common act being shootings. Unfortunately, many churches are unprepared for a violent event. Whether you have a security plan in place, haven't reviewed it in a while, or are interested in creating one, here are some ways you can help make your church less vulnerable to acts of violence.

- Designate a point person on security issues to be the church security director and define the responsibilities of that position.
- Conduct a security assessment to identify your church's vulnerabilities. Ideally this assessment is conducted in conjunction with your local law enforcement agency or other security professional.
- 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 such a 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 dealing with disruptive individuals and identifying and diffusing potentially violent situations.

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PROTECTING YOUR PEOPLE

E-mail Address Request

Do we have correct e-mail addresses for your ministry contacts? Send them to audra@chuppinsurance.com so we can keep you informed and up to date with news you need to know.

Considering Armed Security?

Acts of violence at places of worship have led many churches to consider if armed security is right for their church. There are three options when looking into armed security at your church: 1) hire off-duty law enforcement personnel; 2) hire a professional security guard service; or 3) maintain your own security guard force. It is strongly recommended that churches consider options one or two. 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).

We have many churches that choose to have their own internal security team. It's important to know that there is a higher level of liability and responsibility to the church when you do so. Thankfully there are ways to minimize risk. Below are actions you will need to take:

- Conduct thorough background screenings on all team members.
- Set guidelines for dealing with a variety of situations, as well as the use of force.
- Make sure 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 training, often at no cost.
- Working with a church security organization is another training option.
- Make sure your church is familiar with, and complies with, any state licensing requirements that might be applicable if your church forms an internal security team.



I will proclaim the name of the LORD. Oh, praise the greatness of our God! He is the Rock, his works are perfect, and all his ways are just. A faithful God who does no wrong, upright and just is he.

Deuteronomy 32:3-4