



DEVELOPING A SECURITY PLAN

FOR HOUSE OF WORSHIP ACCOUNTS



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RECOMMENDATIONS FOR DEVELOPING A SECURITY PLAN FOR HOW ACCOUNTS

These guidelines were created in response to requests from some of our House of Worship (HOW) policyholders relating to the possession and use of weapons in a church, synagogue, or mosque by security personnel. Grinnell Mutual recognizes that the use of a lethal weapon is contrary to the religious doctrines of many of our HOW policyholders. Grinnell Mutual fully supports the right of our HOW policyholders to ban the possession of all lethal weapons from the sanctuary and any church-owned properties.

However, Grinnell Mutual also wants to provide guidance to our HOW customers who have made the decision to authorize the presence of firearms or other weapons in a house of worship, as a means of protecting parishioners. In offering these guidelines, Grinnell Mutual neither affirms nor disaffirms the propriety of these decisions, but does admit the right of the supervisors of a house of worship to make this independent decision.

- Grinnell Mutual does not encourage or discourage HOW accounts from posting signage related to firearms on their premises. This is a decision that should be made by the HOW policyholder. If you choose to post a “no firearms” sign, please consult with a local lawyer or law enforcement to review the signage requirements for your state. Some states have regulations regarding the content and dimensions of these signs.
- Grinnell Mutual recommends that the HOW use either a private security service or off-duty law enforcement personnel for protection at the religious properties. These persons are trained to react to situations in which invitees or intruders adopt aggressive or dangerous postures toward others. In many instances, these individuals are also trained to de-escalate confrontational circumstances which might lead to injury, rather than employing immediate force to subdue the aggressive individual.
- If a private security service is employed to protect the parishioners and members of the staff, the security service should furnish certificates of insurance on an annual basis to the HOW, establishing that the service has both general liability and workers’ compensation

insurance for the activities of the security personnel at the place of worship.

- Arming a select group of parishioners is discouraged. Notwithstanding this advice of Grinnell Mutual, if the HOW leadership decides to allow a limited number of parishioners to carry weapons into the HOW facility, a thorough review of the written security plan and any use-of-force guidelines in place will be conducted by Grinnell Mutual underwriting. At a minimum, the following will be evaluated:
 - A list of individuals that are on this informal security force should be maintained and made available to Grinnell Mutual for review upon request.
 - Documentation should be provided confirming all the individuals meet all federal, state, and local laws related to carrying a firearm.
 - Initial training of these individuals in dealing with an armed intruder on premises should be provided by local or state law-enforcement officers or an organization that specializes and/or is certified to provide firearm safety training to civilians. Qualifications and documentation of the organization’s training program should be retained by the HOW account and made available for review by Grinnell Mutual if requested.
 - Training logs on individuals who have attended firearms training should be maintained by the HOW account.
 - In addition to initial training, follow-up training should be provided.
 - Individuals who have not completed the steps above should not be allowed to carry weapons as part of the HOW’s security team .
- All HOW security programs and procedures should be extensively reviewed by the HOW’s legal counsel prior to implementation. The distribution of the detailed plan should be limited to those directly involved in the development and implementation of the plan. The decision to share the security plan with the general congregation should be made on a case-by-case basis by those directly involved in developing

and implementing the plan. Consultation with local law enforcement on information sharing is strongly encouraged.

Questions to consider when developing a security plan:

- How will communication to all occupants of the building occur if an incident occurs or an armed intruder enters the building? What method will the security team use for ongoing communication after the original notification of the intruder?
- Are emergency numbers posted near all building phones? Are emergency numbers available in “Contacts” on cell phones of those in leadership positions, as well as those of other designees?
- What is the chain of command for making decisions should such an incident occur? Have plans for multiple scenarios been created in case the primary decision maker and/or other individuals involved in implementing the security plan are unavailable?
- Has local law enforcement been actively involved and informed throughout the development of the security plan?
- Have one or more rendezvous points been identified outside of the facility for occupants who exit the building?
- What training has been provided to those involved in implementing the plan? What training, if any, is needed or should be provided to others beyond the team and leaders?

EXAMPLE OF SIMPLE GUIDELINES FOR USE OF FORCE BY SECURITY PERSONNEL IN A HOUSE OF WORSHIP

Grinnell Mutual encourages the administrators of a house of worship (HOW) to carefully consider the development of use-of-force guidelines for any off-duty law enforcement, private security service, or parishioners organized to provide protection services to the HOW. Once developed, the administrators should ensure that the security personnel comprehend both the terms of the guidelines and the reasons for their implementation.

These sample guidelines are designed to minimize the potential for accidental injury or death to parishioners or guests of the HOW. These proposed use-of-force guidelines are not designed to be comprehensive, but to serve as basic principles for the interaction of security personnel with an intruder or aggressor in a HOW.

- The leadership should instruct the security personnel to apply the use of lethal force only as a last resort, and only in circumstances in which the aggressor visibly displays a lethal weapon (gun or knife) to third persons or to the security personnel and it is clear there is an intent, through words or actions, that there is a high probability the aggressive individual plans to use the weapon to harm others.
- If there is an emergency that requires swift action to prevent imminent danger to life, the intruder or aggressor should be encouraged to remove himself to a secluded area of the church property, permitting the security personnel to reason with or control the intruder or aggressor in an environment presenting less danger to the people present in the HOW.
- Simple verbal or physical altercations, with no dangerous weapons displayed, should not be met with the use of lethal weapons or lethal force, unless the intruder or aggressor is engaged in a physical act intended to terminate the life of another person (strangulation, severe beating of the person with a metal object, etc.).
- Swarm tactics by the security service or off-duty law enforcement to remove an aggressor attacking a third person are preferred if an intruder or aggressor physically attacks a member or guest and the intruder does not possess a lethal weapon.
- If the security service or off-duty law enforcement calls for the physical assistance of parishioners to subdue an agitated but unarmed person, able-bodied parishioners may responsibly respond to this request, but they should not do so with lethal weapons.

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- The security service or off-duty law enforcement should not request the voluntary assistance of members of the church if the intruder or aggressor is objectively displaying a lethal weapon.
- Once an intruder or aggressor objectively displays a lethal weapon, security service or law enforcement personnel should first remove, if possible, guests and members of the HOW from the vicinity of the intruder or aggressor, and engage the intruder or aggressor only after the public are away from the area of danger.
- Law enforcement should be called to the scene immediately once the intruder or aggressor has been subdued if the person has committed a criminal act. This is especially true if a minor or disabled individual has sustained harm.
- Members of a security service or off-duty law enforcement expressing disagreement or reservations about the intent of these guidelines should not be retained to provide protection for your HOW.

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