



# **A Pastor's Guide to Understanding Your Church's Safety**

**Developing a security plan that fits  
your unique ministry**

## About



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This content was originally published as a webinar interview, "*The Hidden Risk of Having Armed Security In Your Church*," with Craig Cable, Church Safety and Security Director at Group Publishing, and Steve Case, Assistant Vice President and Senior Corporate Counsel with Brotherhood Mutual Insurance Company.



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To view the webinar recording, please click **HERE** or visit **[bit.ly/UnderstandingRiskWebinar](https://bit.ly/UnderstandingRiskWebinar)**

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# Introduction

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# “It can’t happen here.”

**That’s what Pastor Frank Pomeroy thought... until it did.**

**On November 5, 2017, an active shooter entered his church and opened fire on his members, killing 27, including the gunman.**

This tragic shooting in Sutherland Springs, Texas, was the deadliest church shooting in American history. It catapulted ministry leaders into conversations about security, safety, and how to protect church members from the unthinkable, including questions like:

- When is it appropriate to have armed security at church?
- What legal risks arise when members are carrying guns?
- What does a responsible security plan look like?
- What aspects of safety are addressed within the church insurance plan?
- What are the specific laws regarding firearms in my community?

In light of these complex questions, churches tend to have one of the following three responses...

### 3 Common Responses to Church Security:

1. **Ignore threats**, believing that things will work out according to God's will, and/or believing "it won't happen to us."
2. **React to threats** and events only after they arise.
3. **Thoughtfully anticipate threats** and respond with a prepared security plan.

The best choice by far is preparation, but churches will be divided on how to do that, especially as it relates to having armed members at church.

**THE GOAL OF THIS GUIDE** is to help you ask the right questions, find answers, and develop a proactive risk-management plan that fits the unique needs and values of your ministry.

Let's get started...



# Essential Considerations Regarding Armed Security

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Exploring your risk and understanding  
your liability

# Exploring your risk

In response to the Sutherland Springs church shooting, the debate on whether to allow armed security in our churches was catapulted to the forefront. Church leaders were faced with having to determine what was in the best interest of the church without fully understanding all the options, and what potential legal ramifications exist for each of those options.

First, it's important to know that the regulations for carrying a concealed firearm in church vary based on the location of your ministry. Second, it's up to church leadership to determine whether to exert more or less control when it comes to allowing or not allowing firearms in the church.

The following chart (courtesy of Brotherhood Mutual Insurance Company®) and subsequent sections will hopefully provide some clarity.

NO ONE	OUTSIDE SECURITY	SECURITY TEAM	EMPLOYEES & VOLUNTEERS	APPROVED ATTENDEES	ANYONE
All individuals are prohibited from carrying firearms.	Only an outside security vendor whom you have hired is authorized to carry firearms.	Only individuals on your ministry's internal security team are authorized to carry firearms.	Select ministry employees and/or volunteers are authorized to carry firearms.	Certain attendees are approved to carry firearms.	Any individual with a permit is authorized to carry firearms.
<b>SIGNAGE</b> Does your state require your ministry to post signs prohibiting firearms, or are firearms automatically prohibited?	<b>OFF-DUTY OFFICERS</b> Can you hire local law enforcement? If so, what does the police department require regarding insurance and liability issues?	<b>SECURITY PLAN</b> Have you defined your security team's duties and training?	<b>POSITION REVIEW</b> Have you identified which positions are not conducive to carrying a firearm?	<b>GUIDELINES</b> How will you determine whether to allow an attendee to carry?	<b>SIGNAGE</b> Are you required by state law to post signs granting permission to carry, or is permission automatically granted?
<b>AUTHORIZED BY LAW</b> Are police officers or similar authorities authorized by law to carry firearms, regardless of ministry policy?	<b>SECURITY VENDORS</b> If you're planning to hire an outside security company, is it qualified, properly licensed, and insured?	<b>SCREENING</b> How will you screen the security team (interview, background check, permit verification, training, etc.)?	<b>SCREENING</b> How will you screen your employees and/or volunteers (interview, background check, permit verification, training, etc.)?	<b>PRIOR APPROVAL</b> Does your state allow prior approval on an individual basis? If one person is approved, may others automatically carry?	<b>VIOLATIONS</b> Have you considered what behavior is not allowed when someone is carrying a firearm?
		<b>LICENSING</b> Does your state require armed members to be licensed security guards?	<b>AUTHORITY TO ACT</b> Are you allowing employees and/or volunteers to carry, or are you specifically authorizing them to act on your ministry's behalf?	<b>AUTHORITY TO ACT</b> Are you allowing attendees to carry, or are you specifically authorizing them to act on your ministry's behalf?	
		<b>INSURANCE</b> Do you have proper insurance to protect your ministry and the security team?			

Chart courtesy of Brotherhood Mutual Insurance Company®

# Option: Prohibiting firearms in the church

If you've elected to maintain a gun-free campus, here are some additional considerations you'll need to account for in your policy and communications:

**Signage:** Does your state require your ministry to post signs prohibiting firearms, or are firearms automatically prohibited? Are you currently displaying the right signage about your policy per your local laws?

**Law enforcement exemptions:** In some areas, law enforcement officers are permitted to carry firearms regardless of your policy. Are law enforcement officers exempt from prohibitions in your local area?

## Things to consider:

- How would this be enforced?
- How would this be communicated to the congregation and new visitors?
- Does having a gun-free campus potentially make your church a target for violence?

# Option: Authorizing an outside security vendor whom you've hired to carry firearms

Some churches elect to hire security professionals to safeguard the church while prohibiting firearms for everyone else. When considering this option, it's important that you first determine if there are municipal or state regulations that would preclude you from doing so. If not, you'll next want to look into what, if any, regulatory requirements exist for licensing, insurance, and liability coverage.

You'll also want to consult with your church's attorney and insurance carrier to make sure that the church is adequately covered should an incident arise.

Lastly, you'll need to determine what impact having an outside security vendor will have on your ministry. Will they appropriately represent the heart, mission, and culture of your church, or will visitors feel like they're being screened by the TSA?

## Things to consider:

- How would you vet the credentials of the security company?
- Would security personnel be uniformed or inconspicuous?
- What would be required from a budgeting standpoint?

# Option: Authorizing internal security team volunteers to carry firearms

If you elect to build a security team, or already have a team in place, there are several things you'll want to consider in order to keep your church safe while mitigating your risk and liability.

First, it's vital to define duties and responsibilities by preparing security team policies and procedures based on safety and security best practices.

You'll also need to have clear and consistent standards in place for making sure that the team is comprised of the right people for the job. Just because someone is excited to serve doesn't mean they have the best discernment or right temperament to be successful.

Similar to hiring an outside security company, you'll need to determine if armed internal security team volunteers are required to be licensed in your city or state. You'll also need to consult your church's attorney and insurance provider to make sure that the church and the individuals volunteering are covered for any legal or medical claims.

## Things to consider:

- How will you screen volunteers? (For example, interview, background check, permit verifications)
- What training is required to meet the standards for being armed on the security team?
- What resources are needed to create your policies and procedures based on best practices? (See page 16 for help shaping your policies, procedures, and training!)

# Option: Allowing select ministry staff and/or volunteers to carry firearms

When allowing employees or volunteers to carry firearms, you'll need to determine which positions are authorized and which positions are not. For example, you may determine that a pastor or greeter has authorization but preclude a children's or youth leader from carrying a firearm. It's important that you create clearly stated policies that list the authorized positions and communicate those policies to those affected.

Similar to the internal security team, it's important to know how employees and/or volunteers will be screened and what training will be required.

Lastly, there's an important distinction between *allowing* employees and/or volunteers to carry or *authorizing* them to carry on behalf of the ministry. Churches often perceive that by allowing a staff member or volunteer to carry, it transfers the risk to the individual and off the church. That isn't necessarily true. Church leadership should consult the church's attorney and insurance carrier and let their recommendations shape their policies.

## Things to consider:

- What process would be used to determine what roles are authorized to carry on behalf of the church?
- What would need to be communicated to those affected by the policies?
- What would the church require of staff and/or volunteers for training and qualification standards?

# Option: Allowing select attendees to carry firearms

When questioning whether to allow select attendees to carry firearms on campus, you'll need to determine who will be allowed to carry and who will not.

The first place to start is researching the regulations in your city and state. For example, there are some states that may not permit ministries to be selective about who they'll allow to carry firearms on their premises. Meaning that if a church allows one person to carry, they have to allow everyone to carry.

Referring back to the same considerations for allowing employees and/or volunteers to carry, it's important that church leaders be clear on determining the church's policy when it comes to who is authorized to carry firearms on behalf of the church...and who isn't.

## Things to consider:

- What prior approval is needed to authorize someone to carry a firearm?
- What are the implications of that approval?
- Would there be a consideration for rescinding someone's ability to carry and what would be the grounds for doing so?

# Option: Allowing anyone with a permit to carry firearms

In some states, the default position authorizes anyone with a permit to carry firearms unless there's a specific policy posted that limits authorization. In other states, the default position is the opposite: No one can carry firearms unless they're authorized by the church.

Similar to all of the other options, it's essential that churches consider the regulations in their city and state as well as consult the church's attorney and insurance carrier to make sure that the church isn't being exposed to unforeseen risks and liabilities.

Lastly, your church needs to determine how it will handle violations of the church's policies. It's important that churches be proactive at developing a plan upfront before it finds itself in the midst of a potential problem. For example, your church might allow concealed carry, but you encounter someone openly carrying a firearm. What is your plan for communicating the church's policy to the individual and how would you encourage them to store the firearm in their vehicle? What if they don't comply—what next?

## Things to consider:

- Are there parts of the church where someone wouldn't be allowed to carry a firearm?
- What behavior is not allowed when someone is carrying a firearm?
- How would other attendees react to seeing someone openly carrying a firearm?

# Conclusion

**The ultimate goal of your church is to help people grow in a relationship with Jesus Christ in an environment where they can feel safe and secure.**

When it comes to the topic of whether to allow firearms within the church, it's essential that church leaders have an open dialogue on all of the options that have been presented—each one having its own benefits and challenges.

Ultimately, a church has to determine what level of risk it's willing to take, then explore what policies and procedures need to be developed in response to that decision.

It's important that you do not make these decisions in a vacuum. Make sure that you take the time to consult with your church's attorney, insurance provider, and local law enforcement, and utilize resources that will help guide the implementation of best practices.

To assist you in this effort, we've provided links below to online resources offering legal assistance, training resources, and live training opportunities.

**Legal Assist:** a complimentary service provided by Brotherhood Mutual to help church leaders find answers for legal and insurance questions that arise.

**Safe and Secure Church Training Kit:** comprehensive security training with a compassionate, ministry-focused approach.

**Safe and Secure Regional Training Events:** full-day training for churches led by security experts.



# A SECURITY PRESENCE IS NO LONGER AN OPTION —IT'S AN **EXPECTATION**

**Protect your congregation with a compassionate approach** to church safety and security. The *Safe and Secure Church* kit provides a video-based, training resource that:

- » **Informs** and guides church leadership
- » **Provides practical training** for handling safety and security concerns
- » **Reduces** your church's risk and liability
- » **Shows how to** verbally de-escalate situations, spot dangers, respond to medical emergencies, and much more



**ORDER** your *Safe and Secure Church* training kit today at [SafeAndSecureChurch.com](https://SafeAndSecureChurch.com) or call 1-800-447-1070.



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