

Traumatic Incidents and Security Operations

TWO COVERAGES THAT OFFER PEACE OF MIND

On Friday, September 24, 2010, in Garland, Texas, a young man walked into a church and shot a youth pastor during a meeting with other teenagers present. The accused gunman was caught by police, and the youth pastor recovered, but the effects of such an incident were far reaching in terms of physical and emotional trauma, lost wages, and cleanup. If something like this were to happen to your church, would you be covered?

Because of the nature of traumatic incidents and security-related operations, general liability policies may have gaps in coverage for victims, witnesses, and security team members. The typical commercial general liability insurance policy is designed for normal business activities. It includes limits for no-fault medical payments and wage loss that are adequate for normal operations, but may be entirely inadequate in response to a traumatic incident. If violence breaks out at church, the level of injuries, lost wages, and emotional harm may be extreme. Medical expenses and lost wages are likely to be far larger than the typical policy limits in these situations. Additionally, a standard liability policy will not provide any coverage for post-trauma counseling or extra expenses associated with handling a crisis and its aftermath. To address these common coverage gaps, we suggest two special coverages.

Traumatic Incident Coverage

The Traumatic Incident Optional Coverage provides:

- Increased medical payment limits
- Increased wage loss limits
- Individual/family counseling benefit
- Additional extra expense benefits (for things such as public relations assistance, legal assistance, temporary meeting space).

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Security Operations Liability Coverage

With violence in churches making headlines, more ministries are forming security teams. And with that formation comes questions of coverage like:

- Will team members be covered individually for lawsuits caused by a security incident?
- Will an intentional act by a security team member invalidate our coverage?
- Does our insurance cover an armed security team?
- What special coverages do we need to adequately cover our security team?

Your insurance company should offer optional coverage to addresses these insurance needs - specifically for emergency response incidents. Coverage extensions should offer additional coverages including:

- Increased medical payment and wage loss limits
- Individual and family counseling benefit for team members
- Primary coverage for team members
- A modification of the “intentional acts” exclusion to ensure that only team members who acted willfully and maliciously will be excluded from coverage
- Coverage for damage to or loss of security-related equipment
- Other coverages unique to security operations

Call our office to find out how to incorporate these coverages into your insurance program.

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