



THE INSURANCE WORKSHOP LLC

SAFETY & ORDER CONFERENCE – SATURDAY, SEPTEMBER 29, 2018

Protecting the Houses of Worship
Weighing The Risk & Liability of Your Security Force

Evaluating Your Home's Wind Resistance

TOPICS OF DISCUSSION

- Security officers
- Executive Protection Agents
- The importance of forming Law Enforcement partnerships
- Risk & Liability
- The Insurance Policy

SECURITY OFFICERS

The use/role of the Security Officer.

- Outline of Duties – Armed or unarmed.
- Observer
- Presence / Deterrence (Loss Prevention)
- Enforcement
- Protective Action



EXECUTIVE PROTECTION AGENTS

The use/role of the Executive Protective Agent.

- The need for E.P. Agents.
- Outline of duties as “observants” only.
- Defenders – Response and Containment.
- Presence / Reduce probability of intentional, unintentional injuries & embarrassing situations.
- Enforcement
- Well rounded, well trained team that consists of

experts in **Defensive Tactics, Driving, Firearms, Advanced First Aid** and a **Communications & Electronics Specialist.**



LAW ENFORCEMENT PARTNERSHIPS

- Law enforcement agencies can serve in support roles.
- Provide intelligence of issues and crimes which have occurred in the area.
- Can provide “armed security” when needed.
- Avoids issues or dangerous conditions with an armed security team.
- Can provide guidance concerning rules & laws governing the use of weapons.
- Establishes a good working relationship.



RISK & LIABILITY

- Assumption is that new liabilities absorbed/accepted when a security program is added.
- Staff should be well trained and rehearsed.
- Security staff should be properly trained and licensed for their assigned function.
 - Basic Life Support
 - Firearms
 - Driving
- Needs should be assessed to determine effectiveness and efficiency of any program.
- Volunteers will likely need workers compensation protection.
- Remember that your team's actions or errors increase liability.

YOUR INSURANCE POLICY

- Disclosure of new program for proper underwriting.
- Standard Operating Procedures should be developed or customized for the church.
 - Documentation is key.
- Slight increase in insurance premiums.
- Carriers will expect/require the training of those working in the capacity of a S.O. or E.P.A.



THANK YOU

Questions?

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