

Security Operations Liability Coverage

Security Operations Liability Coverage provides several key coverage extensions as well as targeted liability insurance protection relating to security incidents at your church or ministry location.

This endorsement covers your church or ministry leaders, your employees, and your emergency response personnel while they are acting on your behalf within the scope of their delegated authority.

This optional coverage applies to emergency response situations that:

- Constitute a traumatic incident—a life-threatening,

violent attack directed at one or more persons or your organization

- Pose a threat of harm to people and property involved in your ministry events or activities
- Require a 911 call to summon law enforcement or emergency medical personnel

What Does This Coverage Offer?

- Pays an additional amount (per person) for emergency response personnel who are affected by an emergency response incident:
 - Up to an additional \$50,000 in medical payments coverage
 - Up to an additional \$13,500 in wage loss reimbursement coverage (If the wage loss reimbursement coverage is part of the policy.)
 - Up to \$10,000 in individual and family counseling costs
 - Up to \$2,500 for damage to or loss of security-related equipment

This coverage extension is in addition to coverage provided in other policies, including the coverage provided in your *MinistryFirst* policy.

- Pays for personal injury or emotional injury damages that your ministry, your leaders, or your security team members become obligated to pay as a result of enforcing your security policies or as a result of emotional distress caused by your security operations.
- Under this form, all applicable liability coverages of your *MinistryFirst* policy will apply to your volunteer security team members on a primary basis (before their personal homeowner's coverage).
- Removes the effect of the "intentional act exclusion" on your ministry and covered individuals who have not used "unreasonable" force.

How Does It Benefit My Ministry?

- Broadens designated coverages provided in your *MinistryFirst* policy to more fully protect your hired emergency response personnel.
- Combines with the principle coverages provided in your *MinistryFirst* policy to cover your volunteer emergency response personnel and volunteer security team members on a primary basis.

Examples of Claims Covered

DRAWN WEAPON: A non-custodial parent becomes upset when denied access to his child while she is attending a ministry activity. A security team member draws a weapon, points it at the floor, and asks the parent to leave. When the parent moves toward the activity entrance, the team member raises the weapon and aims it at the parent. The parent leaves, but later files a lawsuit for emotional injury. The claim is covered under *Negligent Infliction of Emotional Distress Arising from Security Operations Coverage*.

SECURITY POLICY ENFORCEMENT— A church member regularly carries a handgun to church. The church board passes a security policy that permits only church security team members to bring firearms onto church property. Later, the member is seen with a handgun and told to immediately remove the weapon from the premises. The member files suit against the church for alleged violation of "right to bear arms" laws. The claim is covered under *Enforcement of Weapons Policy Coverage*.