Chapter Three:

Malicious Attack

Malicious Attack coverage is a stand-alone product for most insurance companies. It provides for response to malicious attacks, including terrorism events—which includes the use of any handheld weapon or vehicle as a weapon—on your property or in close proximity.

This kind of coverage protects against business interruption and physical damage, as well as medical expenses and post-event counseling for people who have been affected by the incident. It also provides crisis management and public relations support, which can help organizations respond appropriately and communicate both internally and externally immediately after the event.

Church Violence

People think of churches as idyllic places for contemplation and prayer. While that's certainly true, churches are also public places. As recent devastating events in a wide variety of public places have demonstrated, it's important to have plans in place to mitigate the risk of violence—and to be able to react appropriately and quickly in case something does happen.

You should have a violence preparedness plan, just as you have disaster preparedness plans in case of fires, floods, or tornadoes—and run drills, too, just as you would for a fire or tornado.

There will always be the possibility of situations you can't predict, but the more situations you prepare for, the better you'll be able to respond if something does happen.

Violence Preparedness Plans

Violence preparedness plans share many of the same characteristics as other types of disaster preparedness plans. Communication is a key component, as well as notification.

There are also other eventualities you must prepare for. Do you evacuate or shelter in place? Who contacts the authorities? Do the main decision-makers have an easy way to contact one another immediately? Preparations for a violence plan may also raise questions about firearms in church.

Communication with Members

If you experience a violent incident in a small church, it's possible that most members will know about it immediately, but if you experience the incident in one building on a large site, you need to know how to share that information with everyone in the community.

Some churches set up an automated message to go to members in case of any kind of disastrous incident. Others arrange mobile phone trees or use the intercom system. It depends on your unique situation as an institution.

Think about how you will communicate with the media, and select one member to act as the one consistent voice in the aftermath of the event.

Tips to Mitigate Risk of Church Violence

- **Practice basic risk management to improve security.** Make sure adequate lighting is in place in all public areas and that shrubbery and trees don't block windows.



- **Use local authorities.** In many places, police will meet with you and do a site review. That way, you can determine where you might need to focus your attention and make changes. This also helps build the idea of safety being collaborative.



- **Rethink an open-door policy.** More and more churches are requiring that people seeking entry be buzzed in.



- **Use technology.** There are many technological solutions that churches can use, depending on needs and budgets. Locking and camera systems and key access can be automated.



Keep a Balance

As you plan for the possibility—however remote—of a violent act occurring at your church, it's important to remember that it's a balancing act. Minister to souls in need, but keep your people safe at the same time.