



Church safety solutions

September 2008

Church safety and security – violent crimes

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Coming next month:
Third-party liability for churches

Church safety and security is a continuously growing concern. In today's environment, many churches face numerous challenges from internal and external sources -- ranging from violent crimes to embezzlement and theft. While violent crimes in churches are rare, they can and do occur.

This has been evident with recent shootings at churches and church functions such as the Grenada Hills, CA, church carnival shooting in May 2008, the Suitland, WA, church parking *(continued on next page)*



Editor's corner

We come to our churches for a number of reasons: worship, celebration, fellowship, learning, among others. Tragically, at times, as we saw in the recent church shooting in Knoxville, TN, even churches and places of worship are faced with violence. This month's Church Safety Solutions looks at church security to raise your awareness of this complex issue and the difficult challenge. Zurich Services Corporation urges you and your church leadership to review the information provided here and consult with your local law enforcement and legal counsel as you create or review your existing security risk management plan for your church. Eric Hoffman, Senior Risk Engineering Consultant, is the guest writer for this edition.

Beginning next issue, Mary Jorgensen, Zurich Risk Engineering Consultant, will be the lead writer for this publication. Also, Zurich will be providing new ways to make this newsletter and other resources available via the Internet. If you have any questions or ideas for topics, please send an e-mail to: churchsafety.solutions@zurichna.com. Thanks and best wishes.

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Church safety and security – violent crimes

(continued from cover)

lot shooting in March 2008, and the shooting spree in Denver and Colorado Springs, CO, in December 2007.

This edition of Church Safety Solutions focuses on raising your awareness of basic preventative measures to help mitigate violent crimes in your church. As in case of planning for other potential emergencies, an effective risk management strategy involves proactive development and implementation of formal policies and procedures.

The information contained in this newsletter is provided by Zurich for awareness purposes only and should not be interpreted as specific legal or risk management advice in developing risk management strategies, policies or procedures. In addition, any suggested action plans, guidelines, or checklists contained in this article are not intended to include or

address all potential exposures or solutions.

Since every church has unique operations and exposures, it is imperative that church leaders consult with local law enforcement and expert legal counsel who are familiar with all pertinent state or local jurisdiction and applicable laws prior to making any risk management decisions or taking any action.

As a first step, churches may consider creating a safety/security team. It's important to understand that each state may have different requirements and regulations for church safety or security teams. For example, some states require these teams to be called a "Safety Team" versus a "Security Team." In addition, depending on whether the members of this team are paid or volunteer will also determine which regulations will apply to you. We remind you again to consult with your attorney.

You should review your state's rules and regulations on private security functions. These state rules and regulations will also outline specific licensing and training requirements for private security personnel. A U.S. State Legislative Entities Governing Private Security Agencies matrix beginning on page 4 of this publication is a compilation of URL links to various state regulations and acts and is provided as a convenient resource.

Developing a risk management strategy requires analysis and consideration of several elements, including procedures and needs specific to your situation. The following information and additional relevant resources and materials are provided by Zurich to assist you in your efforts. To obtain the full text from these resources, please refer to the reference list at the end of this article.

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Helpful tips

- The four key insights summarized here are excerpts from a published article (Leader's Insight: Security Against Shooters - A police officer's advice on how to prevent, or react to, a gunman at church) by Lieutenant Andrew G. Mills with the San Diego Police Department:

Work with local police now:

- Learn their plans and capabilities. Most police agencies have adopted an "active shooter" philosophy.

Learn how to do a lockdown:

- If your local police department has an active shooter policy, they may recommend a lockdown as a best way to protect the congregation. During a lockdown, certain areas of the church are required to shut, lock, and barricade their doors until police arrive.

-
- The following is outlined by the C.S.A. - Church Security Alliance under their discussion on Getting Started - Church Security: The Role Of Greeters and Ushers Part 1:

1. The security program of your church may involve:

- Locks and key systems
- Lighting
- Alarms
- Cameras
- Access methods
- Visitor screening
- Security teams, either professionals or volunteers
- Security audits
- Other systems and programs

2. Safety and security plans may include:

- Fire safety
- Burglary and theft prevention
- Computer security
- Child care and classroom safety
- Vehicle and parking lot safety
- Protection for other vulnerable or high-risk issues

Procedures should also include calling 911 to summon emergency assistance as soon as it's safe to do so. Finally, video surveillance camera use has become an important tool in the overall premise security program for the protection of life, property and assets for many businesses and churches. While not effective as a stand-alone security feature, security cameras

can be used effectively as part of an integrated security program to reduce the potential for crime, enhance physical controls, assist in investigations and enhance public/life safety. Surveillance cameras should be deployed as part of an overall security program with consistent monitoring and ability to provide prompt emergency response.

U.S. state legislative entities governing private security agencies

The following matrix is provided as a quick reference to the rules and regulations relative to the requirements for engaging in private security operations in all 50 states. The information contained at each listed web site was current as of July 31, 2008. The 'Government Agency Website' is a link to that state's agency governing private security operations; the 'Acts/Regulations' is a link to the specific rules and regulations of that state.

This information was compiled by Zurich Services Corporation from sources believed to be reliable. Zurich offers the following links to web sites operated by other entities as a convenience to you in the belief that making hyperlinks available to publicly accessible web pages and newsgroups is legally permissible and consistent with the common, customary expectations of those who make use of the

Internet. Zurich makes no representation regarding the content or accuracy of any web site that you may access through this document. Moreover, Zurich Services Corporation reminds you that this information cannot be assumed to contain every law and/or regulation, or that additional laws and regulations might not be appropriate under the circumstances. The subject matter of this publication is not tied to any specific insurance product nor will adopting these procedures insure coverage under any insurance policy.

Due to the complexity of engaging in private security operations, when developing a risk management strategy it's imperative that churches consult with a competent attorney who is domiciled within the pertinent state or local jurisdiction and is familiar with all applicable laws.

State	Government agency website	Acts/regulations
Alabama	http://www.alabama.gov/portal/secondary.jsp?page=Business_StartingaBusiness	http://www.legislature.state.al.us/SearchableInstruments/2008RS/Bills/HB540.htm
Alaska	http://www.dps.state.ak.us/Statewide/PermitsLicensing/securityguard.asp	http://www.legis.state.ak.us/cgi-bin/folioisa.dll?statbx07?query=%5Bjump!3A!27as1865400!27%5D/doc/%7B@8861%7D/hit_headings?
Arizona	http://www.azdps.gov/agency/criminaljusticesupport/licensing/default.asp	http://www.azleg.state.az.us/arizona/revisedstatutes.asp?title=13
Arkansas	http://www.asp.state.ar.us/divisions/rs/rs_index.html	http://www.asp.arkansas.gov/asp/pdf/PL_Security%20rules_august%202008.pdf
California	http://www.bsis.ca.gov/industries_regulated/ppo.shtml	http://www.leginfo.ca.gov/cgi-bin/displaycode?section=bpc&group=07001-08000&file=7582-7582.28
Colorado	Regulated by local municipal jurisdictions not by the State – contact local cities and/or county sheriffs departments for information	http://www.dora.state.co.us/opr/archive/2006privatesecuritycompaniesandguards.pdf
Connecticut	http://www.ct.gov/dps/cwp/view.asp?a=2158&q=294506	http://www.cga.ct.gov/2004/act/Pa/2004PA-00192-R005B-00070-PA.htm
Delaware	http://delcode.delaware.gov/title24/c013/index.shtml	http://www.delcode.delaware.gov/title24/c013/index.shtml
Florida	http://icgweb.doacs.state.fl.us/security/index.html	http://www.leg.state.fl.us/Statutes/index.cfm?App_mode=Display_Statute&URL=Ch0493/ch0493.htm
Georgia	http://sos.georgia.gov/plb/detective/	http://sos.georgia.gov/acrobat/PLB/laws/31_Priv_Detective_and_Security_43-38.pdf
Hawaii	http://hawaii.gov/dcca/areas/pvl/boards/private/	http://www.privatesecurityregulation.net/files/Hawaii.pdf
Idaho	Regulated by local municipal jurisdictions not by the State – contact local cities and/or county sheriffs departments for information	
Illinois	http://www.idfpr.com/dpr/WHO/secure.asp	http://law.justia.com/illinois/codes/chapter24/2474.html
Indiana	http://www.in.gov/pla/2274.htm	http://www.in.gov/legislative/ic/code/title25/ar30/ch1.html
Iowa	http://www.dps.state.ia.us/asd/licensing.shtml	http://www.pursuitmag.com/iowa%20Private%20Investigator%20Licensing%20Laws.pdf
Kansas	Regulated by local municipal jurisdictions not by the State – contact local cities and/or county sheriffs departments for information	Regulated by local municipal jurisdictions not by the State – contact local cities and/or county sheriffs departments for information
Kentucky	Regulated by local municipal jurisdictions not by the State – contact local cities and/or county sheriffs departments for information	
Louisiana	http://doa.louisiana.gov/osr/reg/jul96/9607_028.pdf	http://law.justia.com/louisiana/codes/44/94027.html
Maine	http://www.maine.gov/portal/business/professions.html	http://janus.state.me.us/legis/statutes/32/title32ch93sec0.html

State	Government agency website	Acts/regulations
Maryland	http://www.mdsp.org/	http://www.michie.com/maryland/lpext.dll/mdcode/15a4/2b30?fn=document-frame.htm&f=templates&2.0
Massachusetts	http://www.mass.gov/?pageID=eopsagencylanding&L=3&L0=Home&L1=Public+Safety+Agencies&L2=Massachusetts+State+Police&sid=Eeops	http://www.mass.gov/legis/laws/mgl/147-24.htm http://www.mass.gov/legis/laws/mgl/gj-147-toc.htm
Michigan	http://www.michigan.gov/sos/0,1607,7-127-1631---,00.html	http://www.privatesecurityregulation.net/files/MichiganSecurityAct.pdf
Minnesota	http://www.state.mn.us/portal/mn/jsp/home.do?agency=Commerce	https://www.revisor.leg.state.mn.us/rules/?id=7506
Mississippi	Regulated by local municipal jurisdictions not by the State – contact local cities and/or county sheriffs departments for information	
Missouri	http://www.sos.mo.gov/adrules/csr/csr.asp	http://www.sos.mo.gov/adrules/csr/current/17csr/17c10-2.pdf
Montana	http://mt.gov/dli/bsd/license/bsd_boards/psp_board/board_page.asp	http://data.opi.state.mt.us/bills/mca_toc/37_60.htm
Nebraska	http://www.sos.state.ne.us/licensing/private_eye/	http://www.sos.state.ne.us/rules-and-regs/regsearch/Rules/Secretary_of_State/Title-435.pdf
Nevada	http://www.leg.state.nv.us/	http://www.leg.state.nv.us/NAC/NAC-648.html
New Hampshire	http://www.nh.gov/safety/divisions/nhsp/	http://www.nh.gov/safety/commissioner/adminrules/lawsandrules.html
New Jersey	http://www.state.nj.us/	http://www.njleg.state.nj.us/2004/Bills/AL04/134_.PDF
New Mexico	http://www.rld.state.nm.us/index.html	http://www.rld.state.nm.us/PrivateInvestigations/faq.html
New York	http://www.dos.state.ny.us/	http://www.dos.state.ny.us/lcns/lawbooks/pibeawgpa.html
North Carolina	http://www.ncdoj.com/law_enforcement/cle_pps.jsp	http://www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/ByChapter/Chapter_74C.html
North Dakota	http://www.nd.gov/pisb/	http://www.nd.gov/pisb/elig.html
Ohio	http://www.homelandsecurity.ohio.gov/hls.asp	http://codes.ohio.gov/oac/109:2-3
Oklahoma	http://www.cleet.state.ok.us/	http://www.oar.state.ok.us/oar/codedoc02_nsf/All/153331A26860F7EA86257330001094D1?OpenDocument
Oregon	http://www.oregon.gov/DPSST/index.shtml	http://www.leg.state.or.us/ors/181.html
Pennsylvania	http://www.dos.state.pa.us/bpoa/site/default.asp	http://www.legis.state.pa.us/CFDOCS/Legis/PN/Public/btCheck.cfm?txtType=PDF&sessYr=2007&sessInd=0&billBody=H&billTyp=B&billNbr=0825&pn=2601
Rhode Island	http://www.sec.state.ri.us/rules/index.php?erlid=4387&page=details	http://www2.sec.state.ri.us/dar_filing/regdocs/released/pdf//AG/4387.pdf
South Carolina	http://www.sled.sc.gov/PIContractSec.aspx?MenuID=PI	http://www.sled.sc.gov/documents/PI/Regulations2006.pdf
South Dakota	Regulated by local municipal jurisdictions not by the State – contact local cities and/or county sheriffs departments for information	
Tennessee	http://tennessee.gov/commerce/boards/pps/	http://tennessee.gov/commerce/boards/pps/cscReqs.html
Texas	http://www.txdps.state.tx.us/psb/	http://www.txdps.state.tx.us/psb/board_rules.aspx
Utah	http://www.dopl.utah.gov/licensing/security_companies_guards.html	http://www.dopl.utah.gov/laws/58-63.pdf
Vermont	http://vtprofessionals.org/opr1/investigators/	http://www.leg.state.vt.us/statutes/fullchapter.cfm?Title=26&Chapter=059
Virginia	http://www.dcs.virginia.gov/ps/	http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+9.1-139
Washington	http://www.dol.wa.gov/business/securityguards/sggetunarmed.html	http://www.dol.wa.gov/business/securityguards/sglaws.html
Washington, DC	http://mpdc.dc.gov/mpdc/site/default.asp	http://s56.advocateoffice.com/index.asp?Type=B_BASIC&SEC={5386F58F-1A9F-4A27-B6FE-F78D80C70D1F}
West Virginia	http://www.wvsos.org/licensing/piguard/piguardpages.htm	http://www.legis.state.wv.us/WVCODE/ChapterEntire.cfm?chap=30&art=18
Wisconsin	http://dri.wi.gov/prof/pris/def.htm	http://dri.wi.gov/boards/rsg/code/codebook.htm
Wyoming	Regulated by local municipal jurisdictions not by the State – contact local cities and/or county sheriffs departments for information	

Carrying concealed weapons in churches

Historically, many states had a ban on carrying concealed weapons in public or had discretionary licensing statutes that permitted the local police chief or other designated authority to issue permits. A license or permit could be issued to anyone with “good character” who could demonstrate a “good purpose” or “proper cause” for carrying a weapon. In recent years, there has been a dramatic increase in state gun laws that allow citizens to carry concealed weapons in public. Carrying Concealed Weapons (CCW) laws regulate the requirements for allowing an individual to carry a concealed firearm in public.

In light of a recent U.S. Supreme Court verdict upholding second amendment right permitting gun ownership, many states and local jurisdictions are reviewing or considering reviewing their gun laws. Obtain competent legal counsel specific to laws and regulations in your state before implementing any strategies.

Although the impact of concealed weapons laws on area violent crime rates and organizational liability is not clear, this issue has the potential for an adverse impact on the safety of your church's employees, members and guests.

Churches remain concerned about the potential risk of concealed weapons in their buildings and the potential for an increase in workplace violence. Federal laws prohibit carrying weapons into banks, on planes and other specific places. Several states do not permit the carrying of concealed guns in selected public buildings such as courthouses, libraries and state/county/municipal legislative offices and assembly buildings.

Many states include prohibitions against carrying concealed firearms on or near:

- Classrooms and dormitories in universities/colleges/schools
- Daycare centers
- Places of worship
- Police stations
- Hospitals
- Jails
- Sports stadiums and arenas
- Entertainment facilities with a known capacity larger than 2,500
- Casinos
- Establishments that serve alcohol

Many businesses, as well as churches, are concerned that failure to ban or restrict concealed weapons on their premises may lead to an increase in workplace violence and negligence litigation. Due to the complex nature of concealed weapon laws, churches considering any risk management strategy in this regard should consult with a competent attorney domiciled within the state or local jurisdiction who is familiar with the applicable laws.

As of July 31, 2008, 11 states have specific 'Off Limits' laws that restrict the carrying of concealed weapons in public gatherings, places of worship, churches or church functions, temples, synagogues, and mosques. Due to the evolving nature of these regulations, regular monitoring of local laws and regulations and consultation with a competent legal counsel is strongly recommended.

In recent years, there has been a dramatic increase in state gun laws that allow citizens to carry concealed weapons in public.

The following 11 states and brief summary of their current carry prohibitions are:

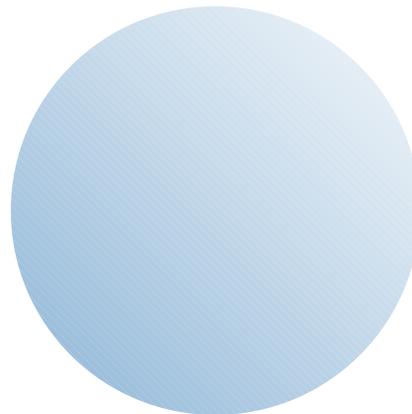
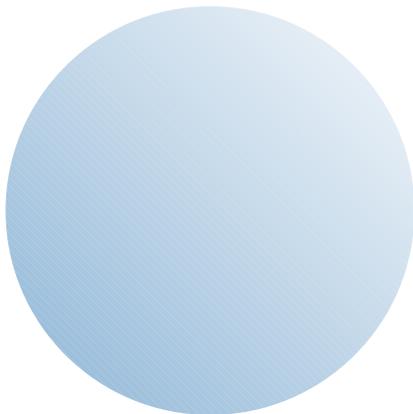
- **Arkansas:** Prohibited carry in any church or other place of worship. *(Ref: Arkansas Code of Annotated - 5-73-306 - Prohibited places)*
- **Georgia:** Prohibited carry at any "public gathering" to include churches or church functions. *(Ref: Georgia State Code - 16-11-127 - Carrying Deadly Weapons to or at Public Gatherings)*
- **Kansas:** Prohibited carry in any church or temple. *(Ref: Kansas State Article - 75-7c10/75-7c11- Posted places where carrying concealed weapon not authorized)*
- **Louisiana:** Prohibited carry in any church, synagogue, mosque, or other similar place of worship. *(Ref: Louisiana Code – RS 40:1379.3 - Statewide permits for concealed handguns)*
- **Michigan:** Prohibited carry on any property or facility owned or operated by a church, synagogue, mosque, temple, or other place of worship, unless the presiding official or officials of the church, synagogue, mosque, temple, or other place of worship permit the carrying of concealed pistol on that property or facility. *(Ref: Legislative Council - 28.425o - Premises on which carrying concealed weapon prohibited)*
- **Mississippi:** Prohibited carry in church or other place of worship; In addition to the places enumerated in this subsection, the carrying of a concealed pistol or revolver may be disallowed in any place at the discretion of the person or entity exercising control over the physical location of such place by the placing of a written notice clearly readable at a distance of not less than ten (10) feet that the "carrying of a pistol or revolver is prohibited." *(Ref: Mississippi Code - 45-9-101 - License to carry concealed pistol or revolver)*
- **Missouri:** Prohibited carry in any church or other place of religious worship without the consent of the minister or person or persons representing the religious organization that exercises control over the place of religious worship. Possession of a firearm in a vehicle on the premises shall not be a criminal offense so long as the firearm is not removed from the vehicle or brandished while the vehicle is on the premises. *(Ref: Missouri Code - 571.107 - Endorsement does not authorize concealed firearms)*
- **North Dakota:** Prohibited carry at any "public gathering" to include churches or church functions. *(Ref: Senate Bill 2257 - 62.1-02-05 - Possession of a Firearm at a Public Gathering)*
- **Ohio:** Prohibited carry at any church, synagogue, mosque, or other place of worship, unless the church, synagogue, mosque, or other place of worship posts or permits otherwise. *(Ref: Ohio Code - 2923.126 (B) - Prohibited Places)*
- **South Carolina:** Prohibited carry at church or other established religious sanctuary unless express permission is given by the appropriate church official or governing body. *(Ref: S.C. Code of Laws - 23-31-215 - Issuance of permits)*
- **Texas:** Prohibited carry on the premises of a church, synagogue, or other established place of religious worship. *(Ref: Penal Code, Title 10, 46.03 - Places Weapons Prohibited)*

Finally, in some states where there are no specific 'Off-limits' laws, the person or entity exercising control over the physical location may post a conspicuous notice or statement clearly stating that concealed weapons on the premises are prohibited. Further, in most states, law enforcement personnel (off duty or on duty) may be fully or partially exempt from these laws.

In July 2004, President George W. Bush signed the Law Enforcement Officers Safety Act (LEOSA). Also known as the "National Concealed Carry for Cops" legislation and the "Law Enforcement Officers Safety Act of 2004," this new law allows law enforcement officers to carry their weapons while off duty between states. However, when in another state, law enforcement officers are still subject

to the 'use of force' laws of that state. A 'use of force' policy is employed by each police department to regulate the actions of police officers and can vary by state and jurisdictions within each state. The goal of such policies are to balance security needs with ethical concerns for the rights and well-being of intruders or suspects. Law enforcement officers are also cautioned against bringing guns to airports, schools, casinos and other sensitive locations.

As you can see, state and federal laws governing the right to carry concealed weapons is complex; therefore, when developing a risk management strategy it's imperative that businesses consult with a competent attorney who is domiciled within the pertinent state or local jurisdiction and is familiar with all applicable laws.



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Handgun Law – All State Laws

<http://www.handgunlaw.us/documents/StateLaws.pdf>

Handgun Law - Nationwide Off Limits A-M

<http://www.handgunlaw.us/documents/USOffLimitsA-M.pdf>

Handgun Law - Nationwide Off Limits N-Z

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In 1993, Eric began working with Marriott International in various security and risk management roles, which included helping the company's internal security department conduct criminal investigations for alleged economic related crimes.

Eric holds an associates degree in criminal justice and a bachelor of science degree in business information.

If you have any questions or would like to receive electronic copies of the materials referenced above, please send an e-mail to: churchsafety.solutions@zurichna.com

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Risk Engineering



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