



Volunteer Church Security Team Members may be personally liable for the services they provide without proper insurance.



A volunteer may be innocent and still face a lawsuit if they are accused of:

- Excessive force on a disruptive individual
- Negligence for not following procedure when a threat occurs
- Wrongful death for using lethal force
- Unintentionally injuring others

That's why Church Security Volunteers need insurance from Rockwood Programs.

Without coverage volunteers may be responsible for legal costs, settlements, or damages. Even if a volunteer is found innocent of the accusation, legal representation is costly. It is very possible the current insurance coverage of your House of Worship does not cover volunteers.

Houses of Worship are increasingly becoming the targets of hostile acts.

- 915 incidents occurred between January 2018 and November 2023
- 436 hostile acts were perpetrated against churches in 2023.
- That is twice as many as 2022 – and, eight times higher than in 2018.

Rockwood Programs has provided customized insurance solutions to clients for nearly three decades. We offer competitive rates, comprehensive coverage and outstanding customer service.

Our team is uniquely positioned to help address your church security team's insurance needs. We represent one of the nation's foremost church security carriers. All are rated "A" (Excellent) or better by A.M. Best.

The true litmus test of any insurance is how well it responds in the event of a loss.

Claims administration is provided by the internationally-recognized law firm of Wilson Elser. Over the course of nearly 45 years, their attorneys have established a reputation of providing an advocacy defense for its clients.

COVERAGE HIGHLIGHTS

- The insurance is purchased by the Church on behalf of the volunteer security team
- \$300,000 limit per volunteer, subject to \$1,000,000 policy aggregate
- Coverage is available for churches with up to 1,500 congregants. Maximum number of volunteers: 25
- Premiums start at \$750
- Legal defense and indemnity coverage provided for civil actions only (not criminal)
- Coverage can be broadened to include services held at any satellite location
- On-line security training is available to insured volunteers at no cost

To learn more about our insurance offering specifically designed for Volunteer Church Security members, contact us.



Megan Franco

Church Volunteer Liability Specialist
megan.franco@rockwoodinsurance.com.
(800) 499-7242