

# PROTECTING HOUSES OF WORSHIP

Houses of worship such as churches and other religious organizations are not immune to threats of violence.

Lethal violence has affected houses of worship both domestically and internationally, especially for those that participate in world missions or conferences.

Schinnerer's Kidnap & Ransom policy for houses of worship is the protection these institutions need to protect their members and carry on their mission.

### COVERED EVENTS

The dangers facing houses of worship are numerous and varied. Covered events may include:

- Acts of violence resulting in serious injury or death
- Threats of violence or damage to property
- Extortion threats to:
  - Reveal confidential information
  - Kill or injure insured persons
  - Damage property or technical systems
- Disappearance of members from a sponsored activity or while traveling
- Express kidnap/kidnap for ransom
- Travel evacuations
- Loss of earnings, as a result of an insured event

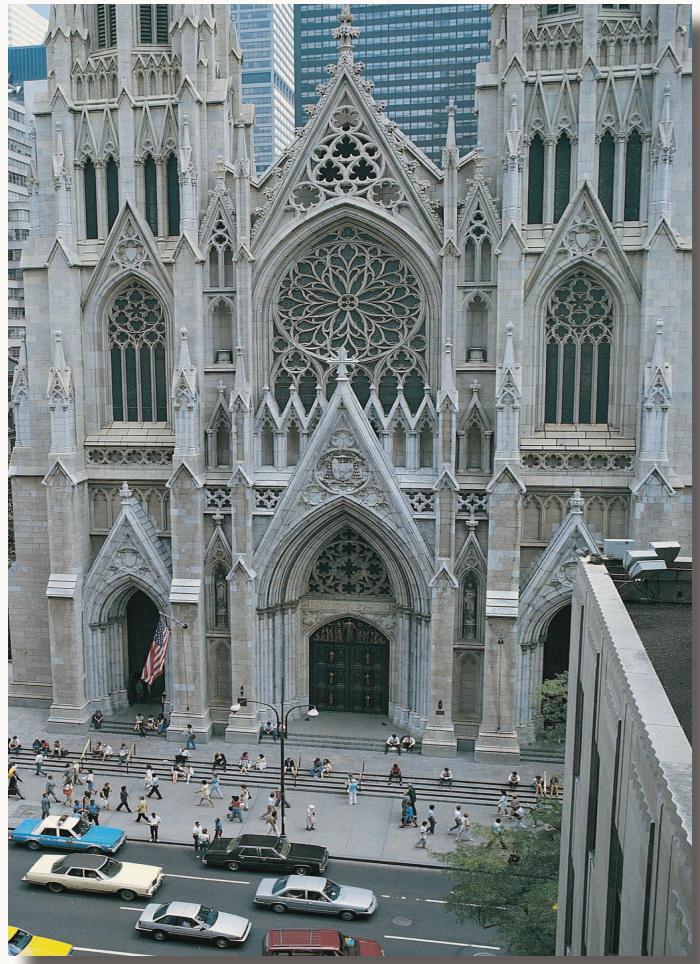
### WHO IS IT FOR?

Churches and religious organizations of any size or denomination.

Insured persons include directors, officers, employees, volunteers, mission attendees, students, chaperones, consultants and independent contractors.

### COVERED LOSSES MAY INCLUDE

- Legal liability
- Loss of revenue
- Cost of increased security
- Cost to evacuate insured persons
- Fees and expenses of professional security consultants deployed within 24 hours
- Ransom/extortion money



### MITIGATING YOUR RISK

To aid in prevention efforts, churches and religious organizations insured with Schinnerer can use part of their premium to supplement the cost of preventative security services such as threat assessments, simulated exercises and crisis management planning.

### INSURANCE AND EXPERTISE

Schinnerer's Houses of Worship policy is a valuable tool that can help protect religious organizations if an incident does occur.

Should a situation take place, you will have access to a leading crisis management and response firm to lead your organizations through the incident.



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### HOUSES OF WORSHIP INCIDENTS<sup>1</sup>

The following true events illustrate the seriousness and scope of dangers facing houses of worship.

### VIOLENCE

During the Sunday morning services, a gunman entered a church in Texas and opened fire on the congregation. Five people were killed and two others wounded before the gunman turned the gun on himself.

### KIDNAP

Two mission attendees developing a water purification system in Mindanao, Philippines were kidnapped by insurgents. The following day, the insurgents contacted the religious institution and demanded a \$500,000 ransom for the return of both victims.

### INTERNATIONAL

Thirty religious students were studying in Haiti and volunteering at a local food distribution center. The State Department ordered an evacuation of all non-essential personnel due to a political coup. The airports were closed down and the students were forced to find their own way out of the country.

<sup>1</sup>These incidents were originally published by Hiscox in the Houses of Worship Special Protection Solution brochure.

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