

the LEADER

FOURTH QUARTER 2013

A PUBLICATION FOR GUIDEONE INSURANCE CHURCH POLICYHOLDERS

IF YOU HAVE QUESTIONS

on safeguarding your ministry, or questions about any of the articles in this newsletter, call the GuideOne Center for Risk Management at 1-877-448-4331, ext. 5118, or visit our website at GuideOne.com

TO REPORT A CLAIM,

call the Guideline® toll-free at 1-888-748-4326 anytime – 24 hours a day, 7 days a week.

IMPORTANT INFORMATION,

Please read this newsletter, initial below and route to others within your organization:

- ___ Pastor
- ___ Trustee chair
- ___ Treasurer
- ___ Children's coordinator
- ___ Administrator
- ___ Youth coordinator
- ___ Board chair
- ___ Secretary/Office



GUNS IN CHURCH

PERMIT TO CARRY FOR CHURCH MEMBERS

SHOCKING AS IT MAY SEEM, VIOLENT INCIDENTS HAPPEN SEVERAL TIMES EACH YEAR AT CHURCHES ACROSS THE COUNTRY. BECAUSE PLACES OF WORSHIP ARE OPEN TO THE PUBLIC, CHURCHES HAVE BECOME MORE VULNERABLE TO THESE SENSELESS ACTS OF VIOLENCE. One source reports from Jan 1, 1999, through June 23, 2013, there have been 679 reported deadly force incidents (includes abductions, attacks, suspicious deaths, suicides and deadly force intervention/protection) at houses of worship across the United States.*

As churches focus on what they can do to prepare for, and respond to, violent acts, one concern is how to deal with members of the congregation bringing guns into the church on their own. If your church feels they need an armed presence, the risk management experts at SafeChurch recommend churches contract with an off-duty law enforcement or professional security service to handle their security issues versus armed parishioners. Whether or not it is legal to bring a weapon into a church varies by state. States have generally taken two basic approaches: (1) churches are among the list of places in which weapons cannot be brought; or (2) churches are not specifically listed as a prohibited place, but private business or property owners are permitted to ban weapons in their facility by posting signs. Some states have other variations of these approaches. Please be sure to consult with your church's attorney before implementing any policy as to your state law.

If your state law does not allow guns in church, then you don't need to do anything further to prohibit conceal or carry permit holders from bringing weapons because, under the law, they're not allowed to carry in the church. However, if your state falls into the second category, here are some things to consider regarding prohibiting members from carrying a gun.

- In those states, individuals have a right to carry their weapon with them to the church and if a church is going to restrict that right, they should consider having trained, armed (professional) security in place.
- When posting a sign, the church has some duty to enforce the prohibition. Policy on how the ban will be enforced should be established and explained to the congregation.
- There is always the remote possibility posting no-weapons signs may make the church more attractive to criminal elements because they are aware that they will not encounter weapons.

It is important to note again that each state law varies, and any policy on this matter a church puts in place should be vetted and approved by the church's attorney. Whether or not you agree or disagree with allowing guns in church, it is an important topic that every church needs to address for the safety of the congregation. For more information on how to prepare and respond to church violence, download the "Church Violence" fact sheet at SafeChurch.com.

*Ministry Violence Statistics 1/1/99-6/23/13, www.carlchinn.com



Check and PROTECT

PREVENTING INSURANCE FRAUD:

KEEPING MONEY IN YOUR POCKET

INSURANCE FRAUD COSTS THE AVERAGE HOUSEHOLD \$300 EACH YEAR, MONEY THAT COMES OUT OF YOUR POCKET. Fraudsters cheat innocent families and insurance companies out of an estimated \$100 billion annually. There are several different ways criminals try to take advantage of you, some of which include:

- Padded claim amounts (legitimate claim but inflated damage amounts);
- Bogus auto thefts;
- Arson;
- Staged slip and fall;
- Faked burglaries;
- Deceptive disabilities;
- Premium fraud (workers' compensation); and
- Staged auto accidents (sometimes called swoop and squat).

Reporting suspected fraudulent activity is key to stopping fraud and keeping valuable money in your pocket. However, two out of every five Americans say they are "not very likely" or "not likely at all" to report someone who defrauded an insurer. Fortunately, GuideOne has a Special Investigation Unit (SIU) that is here to help if you suspect someone is committing insurance fraud.

Here's how you can report suspected fraudulent activity:

- Call the GuideOne SIU toll free at 1-877-448-4331, ext. 5407
- Email the GuideOne SIU at CL-SIU@guideone.com
- Text the word "FRAUD" to Tip411 (847411)
- Call the National Insurance Crime Bureau (NICB) hotline at 800-835-6422

For more information on fraud prevention and reporting insurance fraud, visit GuideOne.com and click on the "Report a Claim" link. ■

NEW CHECK AND PROTECT BACKGROUND CHECK SERVICES

THE BACKGROUND CHECK PROGRAM AVAILABLE TO GUIDEONE POLICYHOLDERS HAS A NEW NAME: CHECK AND PROTECT.

This program will continue to provide you with discounted background checks through our current screening vendor, SingleSource Services. SingleSource Services, founded by a former Inspector of Scotland Yard, is a national employment screening company. With the belief that backgrounds are like fingerprints, their comprehensive research techniques will produce accurate, complete and thorough background checks.

To learn more about the discounts that GuideOne's Check and Protect vendor offers, visit SafeChurch.com. ■

KEEP YOUR EMPLOYEES PROTECTED

HERE IS AN IMPORTANT FACT: IN NEARLY EVERY STATE, WORKERS' COMPENSATION INSURANCE IS LEGALLY MANDATED FOR ALL EMPLOYERS, AND CHURCHES ARE USUALLY NOT EXEMPT.

Naturally, in addition to complying with legal requirements, your church wants to take care of its employees in every way possible. The most effective way to keep your employees safe and costs low is to prevent claims from happening in the first place. However, if one of your employees is injured on the job, GuideOne's Workers' Compensation coverage offers benefits and protection specifically designed to meet the needs of both your worker and church. With the GuideOne Workers' Compensation Policy, your church will be covered for employee wage replacement, restoring disabled workers and pastor protection. For more information, contact your GuideOne agent or visit GuideOne.com. ■

