



ARMED VS. UNARMED

Your Facility Security Team Options

Organizations of all kinds face difficult choices when it comes to protecting their people, operations and facilities. There's no question your organization needs a plan in place to deal with armed shooters and other violent crime in your facilities. But should your security team be armed?

In answering this question, keep in mind that weapons like firearms may indeed provide protection against violence, but they also add risk exposure to your people and organization.

What security approach is right for you?

- 1 Determine your options
- 2 Decide what works for you
- 3 Develop plans and procedures



1

Determine Your Options

Armed or unarmed, most organizations need a formal security team in place. Your security team can be made up of your own, internal personnel, hired members of local law enforcement or hired security contractors. Here's a brief breakdown of each option.

Unarmed security

This option involves organizing volunteers and/or employees and asking them to be observant for suspicious behavior, de-escalate non-violent incidents and alert people gathering in your facilities to danger. Such a team can be effective in protecting your people while minimizing your exposure to risk and liability.

Armed security

There are three common approaches to armed security:

- **Hire local law enforcement.** One way to introduce armed security into your organization is to hire active duty, local law enforcement officers to oversee your premises. This method provides you with highly trained security experienced in handling a weapon in high-intensity situations, reasonable use of force standards — and will often assume liability for their actions.
- **Hire a private security contractor.** This can be a good armed security option. You'll need a solid contract to ensure they'll assume liability for their actions — work with legal counsel to ensure risk transfers to the contractor. Also, thoroughly vet the contractor to verify that training standards comply with applicable laws and result in highly-competent security guards.
- **Establish a volunteer security team.** While this may seem like the simplest armed security option, it typically results in the greatest exposure to risk and a significant amount of planning, training and management. Volunteers should only be allowed to serve on an armed security team if they are highly trained and well-managed — which is up to you to verify.

Anytime people are asked to carry a weapon on behalf of your organization, your organization may be exposed to additional liability. **Should you choose an armed security option, you must contact Church Mutual to discuss your armed security plans to ensure the appropriate insurance coverages are in place. Reach us at customerservice@churchmutual.com.**



GENERAL CONCEALED CARRY Some organizations may allow people to legally carry concealed weapons but not to organize these individuals as part of a security team. Individuals who carry concealed weapons may be liable for their own actions, but if they serve in a non-security related function (usher, teacher, etc.) you may be liable.

Implement formal policies and procedures on concealed carry (or allowing weapons on your property) regardless of your armed security decision. Individuals carrying a weapon while serving your organization in any capacity should be considered armed security and thus managed accordingly. Work with local legal counsel to ensure your policies and procedures align with state and local laws.

2

Decide What Works for You

Realize that this decision is difficult. There are practical, situational, philosophical and even religious considerations to consider with both armed and unarmed security approaches. Beyond armed security, there are many other steps you can take to protect your people. Weapons should only be used as a supplement to other basic security measures. Think through these questions to help you decide your best approach.

- **Do your state and local laws allow concealed carry and armed security?**
- **Are you willing to carefully manage and control the risk exposure weapons create?**
- **Have you consulted with local legal counsel and local law enforcement regarding your plans?**
- **Are you willing to accept the risk and liability exposure created by incidents that arise from the use of weapons on behalf of your organization?**



3

Develop Plans and Procedures

With your security decision made, the next step is to formalize your plan, policies and procedures. This is the foundation to effective security and protects your team and membership from liability and harm. Whether or not your security measures involve weapons, the same basic principles apply to nearly all organizations. At a minimum you should document the following:

- **Facility design and layout.** Risk factors, average attendance, staffing needs, access controls, evacuation/lockdown capabilities, communication tools and nearby rally points.
- **Local partnerships.** Define interactions with local law enforcement, emergency medical services, fire departments, media and community partners (such as emergency gathering places).
- **Training.** Describe minimum training expectations including initial training, ongoing training and topics to be covered.
- **Team formation.** Identify eligibility requirements: outside experience, availability, physical requirements, mental/emotional state and clean background checks.
- **Standard Operating Procedures.** State basic expectations for team members: chain of command, sign-in procedures, communication, location assignments, patrolling, incident response and incident reporting.



(continued)

3

Develop Plans and Procedures (continued)

If you choose armed security, extra measures are needed to plan for armed security teams.

Law enforcement or contracted security

Document and define mutual expectations. State when and where security guards will be positioned, how they will interact with your organization and more. Ensure your plans correspond with your contractual agreement.

Armed volunteers

Document and define the additional expectations for your team. State your expanded requirements for armed security members including:

- **Additional qualifications.** Determine any additional requirements including licensure, weapon type and ownership, personal insurance and more.
- **Training.** Members carrying weapons should undergo initial and refresher scenario-based training similar to that which is completed by law enforcement officers. Retain certifications and training documentation in personnel files. Note: A concealed carry license is not a guarantee that adequate training was received.
- **Responsibilities.** Members should understand expectations including when it is acceptable to draw or use their weapon and appropriate use-of-force standards.
- **Incident response.** Coordinate with local law enforcement and determine how armed security team members should act once law enforcement arrives on-scene.



Remember to emphasize to your team the importance of consistently following your policies and procedures. Should an incident occur regarding your security force, it is likely that policies and procedures will be analyzed and compared to the action taken by security team members should the incident result in a lawsuit.

You're right to be concerned about protecting your people against violence and armed intruders — and you're not alone. Church Mutual Insurance Company is ready to help you every step of the way.

Help is just a call or click away.

Our consultants are available by phone or email to discuss your questions and concerns.

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