

How to Prepare for a Malicious Attack

Everyone has seen in the news recently that churches and schools have been targets of shooters and other violent scenarios.

Though attacks on churches are (thankfully) a rare occurrence, it is still a good idea for houses of worship to plan for the possibility of unexpected violence. “Organizations prepare for natural disasters and other emergencies, and it makes sense for them to prepare for a malicious attack, as well,” says Christopher Holt. Chris is the Director of CHC Global, the organization with which The Church Insurance Agency Corporation (CIAC) partners to provide Malicious Attack coverage.

Chris has an extensive background in counterterrorism. For 10 years, he has been in the insurance market in London, concentrating his work on managing risk around terrorism, political violence, and kidnap for ransom. Prior to that, he spent 10 years with the British Army, where he was primarily engaged in counterterrorism.

“Anticipate, prevent, respond, and recover,” Chris says. “Those are the key pillars for preparation for violent acts.”

Anticipate

Chris recommends that parishioners and staff stay vigilant. What that means is “looking out for the absence of the normal or the presence of the abnormal.” He says that leaders should create an environment in which everybody in the parish feels comfortable reporting suspicious behavior – and knows to whom they should report their suspicions.

“Someone who is going to commit a violent act is often known to the people (he/she acts against) and has often done some reconnaissance beforehand,” he says.

Prevent

The kind of physical security arrangements that prevent crime are also helpful in the event of a malicious attack. “Ensuring that all external doors can be locked effectively is a practical measure that all churches can check on a regular basis,” says Chris.

Respond and Recover

If your parish is in a situation where an active shooter event is occurring, Chris says to follow the guidelines outlined by the Department of Homeland Security: **“Run. Hide. Fight.”**

If there is a threatening situation on or near your property, an effective response hinges on your organization’s ability to “quickly and effectively lockdown and shelter in place,” Chris says. This requires some advance planning.

It is likely that your church has constructed a plan for evacuation and has maybe even run some fire drills. Planning to shelter in place – and communicating those plans to your parish – is just as important. As Chris says, “[Shelter-in-place plans] could be useful during a natural disaster, civil commotion, or security incident.” These plans do not need to be complicated and should be in place just in case something happens in the vicinity of or on your property.

Figure out where you will instruct parishioners, staff, and volunteers to go if they should not leave the church premises. And, prepare and place an **emergency kit**, complete with food and water, in case people need to stay put for a long period of time.

What can be really important in stressful situations, Chris says, is “the ability to get in touch with everybody quickly.” He suggests as part of your preparation to put together a contact list for church leaders’ to have on their mobile phones, as well as a hard copy of names and phone numbers of key people from the parish.

He uses the example of the recent attacks on the London Bridge in the United Kingdom. “The key lessons that we took away (from that incident) are that it is important to be able to lock down the premises quickly, and to have a plan for sheltering in place and for accounting for community members.”

Malicious Attack Coverage

CIAC now offers Malicious Attack coverage, which is a standalone product from the insurer, Hiscox. Chris says, “It provides for response to malicious attacks, including terrorism events – which includes the use of any handheld weapon or a vehicle as a weapon – on your property or in close proximity.”

Not only does it cover business interruption and physical damages, but medical expenses and post-event counseling for people who have been affected by the incident as well. And, the coverage provides “crisis management and public relations support, which can help the church communicate both internally and externally immediately after” the event to “help the organization respond appropriately,” which Chris says can be invaluable.

We hope and pray that your church will never face a malicious attack, but being prepared can create peace of mind, for church leaders and parishioners alike.