Reducing a Church's EXPOSURE to Risk

As a group, churches are considered high-risk by insurance companies, and it is reflected in their soaring premiums. There are sound reasons for the disparity in insurance costs. Collectively, churches are easy targets for internal and external theft. There is open access to computers, copiers, and media devices. Sound and A/V equipment is often high-end and extremely expensive. Musicians leave their various instruments at the church unsecured and unattended.

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Areas that contain confidential files and sensitive information stored on office computers are often unsecured and can often be accessed by anyone.

Embezzlement can also be a problem. Many take a naïve approach when handling money that donors have gifted. Too often, we read about a church that has suffered a staggering financial loss. Rarely do you find a church that has an effective system of checks and balances that includes clearly defined boundaries from the top down, strong oversight, and, most importantly, a separation of collections from controllership.

Missing keys can be another issue altogether. Most churches cannot afford to re-key every time a key gets lost, so they brace themselves for the consequences and live with the risks of too many keys in circulation.

Break-ins, Thefts, and Vandalism

On a positive note, churches such as Seattle First Presbyterian have taken the necessary steps to secure their buildings and assets by deploying access solutions and implementing practical, effective security measures.

Jace Allen, an elder, said, "Our perimeters were breached many times, and we experienced vandalism and thefts of our sound and audio equipment. We looked at re-keying and found it to be an inadequate solution. After re-keying, we would still have a mechanical system that could be compromised by the loss of one key."

Dedicated to reaching out to their culturally diverse community, church leaders were determined to make Seattle First Presbyterian a safe and secure place to be, so they installed an electronic lock cylinder and key access system.

He said, "It was the quickest and least expensive action we could take because our existing door locks could be easily retrofitted and we'll never have to re-key again."

It's a Matter of Being Good Stewards

Mega churches such as Calvary Chapel in Costa Mesa, California, have hundreds of visitors, subcontractors, staff members, volunteers, and tenants coming and going each day. Churches of this size need effective ways to manage traffic throughout.

John Jackson, facilities manager, said, "As a church, we look at security slightly different—we do not want to squelch the flame of people that serve. There's a delicate balance between elevated security and the freedom of an open environment. However, as a church, we are concerned about every dime and penny that is spent. Of particular concern is keeping track of physical assets that help us minister to our people. We need an audit trail of when people are accessing areas and a way to control that access."

Calvary Chapel implemented a comprehensive security system that includes security patrols, an electronic lock and key system, and a network of CCTV cameras.

No End in Sight to Re-Keying Costs

Many churches like Grace Christian Center in Killeen, Texas, acknowledge that they can no longer afford to continue with the mechanical key systems they have in place. With over 2,000 adult members and three buildings to protect, Grace Christian was facing significant key control issues. They had to hire outside contractors to re-key their buildings three times in a span of six years because of people losing master keys. They decided to implement an electronic lock system that uses the mechanical lock hardware they already have in place.

Maximizing Insurance Coverage

A number of church organizations are maximizing insurance coverage across all their member churches by focusing on those that have a disproportionate number of incidences, which effectively drives up the rates for the entire group of churches. An at-risk church may receive an onsite security audit for the purpose of exposing areas of concern.

Gaining Acceptance for Access Control

There are concerns among churches that members and volunteers will consider access control too intrusive. To overcome the "Big Brother" perception, people need to be assured that a heightened level of security is only meant to protect them and the church's assets. Helping them understand the church's exposure to liability is very important. Pinpoint specific areas of concern. Get administrators involved early.

What's Next?

Once a church has obtained a general consensus of their security needs and established immediate and long-term goals, it's best to thoroughly research the different types of access solutions on today's market. Exploring what other churches are doing to secure their facilities can be a great first step. Clearly defined goals and a vision of what needs to be accomplished will expedite the process of implementing an access control system that provides both physical security and accountability.

Churches Must Not Become Complacent

Implementing an access management solution is just the beginning. Churches must not become complacent and think that "everything is now safe and secure because we have a security system in place." Security procedures may have to be tweaked from time to time to make them more effective. Enforcement is a strong word; however, it is necessary when established procedures are not being followed in high-risk areas. By embracing new access technology and maintaining sound security procedures, churches can reduce their exposure to risks, which, in turn, will be reflected in lower insurance premiums. RPN

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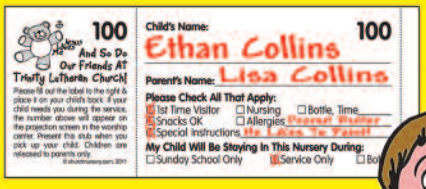

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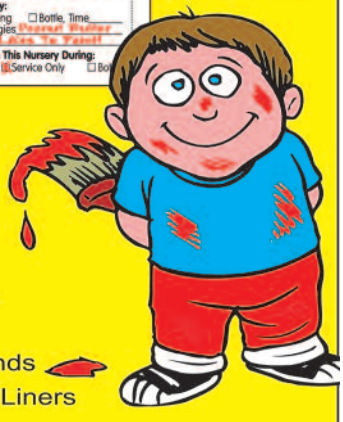

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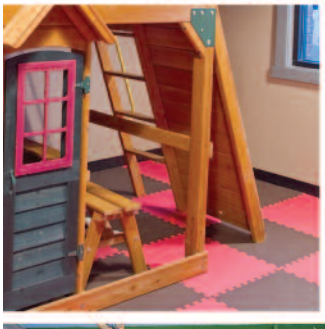

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