

Rockwood Offers Liability Insurance for Members of Volunteer Church Security Teams

Rockwood Programs has developed an insurance product specifically designed to address the unique liability exposures faced by congregants who voluntarily provide security during their Church's services.

CLAYMONT, Del., March 5, 2025 -- Rockwood Programs has developed an insurance product designed to address the unique liability exposures faced by congregants who voluntarily provide security during worship services. The coverage is purchased on behalf of the volunteer security team by the sponsoring Church. Legal defense and indemnity coverage is provided for civil actions brought against the team members.

"Houses of worship are increasingly becoming the targets of hostile acts", says Glenn W. Clark, CPCU – President of Rockwood Programs. "More than 430 separate incidents were reported in 2023 – more than double the number from the year before. That's an 800% increase in such acts since 2018. As a result, Churches are increasingly turning to their congregants to voluntarily provide protection. Studies show about 4 in 5 U.S. Protestant pastors have instituted detailed security plans. Slightly over half – 54% - used armed congregants as part of their overall protective strategies."

Unfortunately, the display of devotion demonstrated by the volunteers will not be enough to shield them from personal liability in the event they are forced to respond to an incident" continues Glenn. Many traditional insurance policies purchased by Churches do not cover the work of these non-professional security teams. Insurance firm Rockwood Programs has partnered with Fortegra Specialty Insurance Company to develop a product specifically designed to address this coverage gap.

The Volunteer Church Security product offers liability limits up to \$300,000 per security team member, subject to a \$1,000,000 policy aggregate. There is no deductible. Coverage can be broadened to include services held at any satellite location. Claims administration is provided by Wilson Elser – an internationally recognized law firm with a reputation for providing an advocacy defense for its clients. All policyholders also receive access to a hotline staffed by knowledgeable attorneys.

Policies are underwritten through member companies of Fortegra, rated A- ("Excellent") by A.M. Best. Interested parties can learn more about this valuable coverage by accessing Rockwood's website at <http://www.rockwoodinsurance.com>.

About Rockwood Programs, Inc.

Rockwood Program Administrators is a full service Managing General Agency licensed in all 50 states. Its wholesale brokerage division, Rockwood Specialty, assists retail agents in finding markets for unique or hard-to-place management liability risks. Its Rockwood Insurance Solutions division provides innovative thinking and counsel to insurance entities seeking to grow and expand their business operations. Since 1996, the company has been committed to protecting its partners. For more information about our offerings, please visit: www.rockwoodinsurance.com.