



M I C H I G A N  
M I N I S T R Y  
N E T W O R K

**CHURCH INSURANCE  
NEXT GEN SAFETY  
ALLIANCE DEFENDING FREEDOM  
PLAYBOOK**

In the pages that follow you will find information on minimums for church insurance, NextGen safety in the local church, and Alliance Defending Freedom. These 3 areas can greatly help your church move toward safety.

The Michigan Ministry Network gives these as suggestions for consideration but neither endorses, nor guarantees, any company's work.

This is meant to be a guide for you to implement in your local church.

*(edited 8-23-2024)*

# Introduction

Choosing the right insurance coverage for your church is of the utmost importance. This process can be challenging and feel overwhelming.

This document is only an effort to provide initial guidance on coverages important to churches and related non-profit ministries. This is not legal advice nor a guarantee of necessary coverage limits. Every church/ministry should seek counsel from a qualified insurance professional familiar with church/ministry insurance needs. Each policy must be designed and written on a case-by-case basis. However, these coverages and limits are a good place to start in seeking coverage appropriate for your church/ministry needs.

## **5 QUESTIONS TO ASK WHEN LOOKING FOR INSURANCE**

Here are five suggested questions that should be asked when getting a quote from an insurer.

1. Does this quote include coverage for...
  - A. Code Upgrade
  - B. Directors and Officers
  - C. Cyber Threat
2. How many non-profits/churches does this company insure?
3. Does this company have a separate wind/hail damage deductible?
4. Can you connect me with an insured with a major claim in the last five years?
5. Does this company do church-specific coverage?
  - A. Sexual Misconduct
  - B. Employee theft/embezzlement
  - C. Religious freedom
  - D. Volunteer Liability

# Michigan Ministry Network

## Suggested Church/Ministry Insurance Guidelines

*Provided by Chupp Insurance Agency – chuppinsurance.com*

Below you will find a list of suggested minimum coverages for church. Even though each church is unique, these suggestions will give a baseline for considerations for appropriate coverage.

**NOTE:** Each church would be wise to follow the suggestions of their insurance company.

### **Liability Forms for Consideration:**

Church General Liability	\$1,000,000/\$2,000,000 IMPORTANT: This MUST include wording that Volunteers are covered as NAMED INSUREDS
Cyber Liability	\$250,000
Directors and Officers Liability	\$1,000,000/\$2,000,000
Commercial Auto	
Non-Owned & Rented Auto	\$1,000,000/\$2,000,000
Pastoral Counseling Liability	\$1,000,000/\$2,000,000
Religious Expression/Religious Freedom	\$500,000
Security Operations/Security Team Liability	\$1,000,000/\$2,000,000
Sexual Misconduct Liability	\$500,000
Umbrella Liability	\$1,000,000
Workers Comprehensive Coverage	\$500/\$500/\$500

### **Property Forms for Consideration:**

Appurtenant Structures/Storage Buildings	80%-100% of Replacement Cost
Church Building Coverage	80%-100% of Replacement Cost There are exceptions to this rule in which Functional Replacement Coverage is more Suitable
Church Personal Property/Contents	Typically 15%-18% of Building Coverage
Commercial Auto	
Physical Damage to Borrowed or Rented Vehicles	Optional Based on Vehicle you Borrow or Rent
Inland Marine/Property in Transit Coverage	For Valuable Items you Transport
Outdoor Property in the Open	Used for Items Kept Out-Doors
Road Signs and Play Areas	Check if Automatic Coverage is Adequate for Your Needs

It is important to note that some church insurers list the above coverages as specific endorsements, and some include many of these coverages within their general liability automatic coverage. There is also room for varying terminology depending on the carrier with which you seek a quotation. The important thing is to know if these items are covered somewhere. Many insurance companies do not provide these specialty coverages.

# Michigan Ministry Network

## Suggested Steps to Securing Your NextGen Ministries

Here are some suggested minimum requirements to help protect the kids/youth in your local church. Each church should consider adopting a NextGen game plan, which should consider the following items.

### 1. **Background checks.**

- a. There are several companies that offer background check services. Many churches use Protect My Ministry for national background checks as well as the Michigan State Police for local/state background checks. The MSP offers this service free of charge.
- b. <https://www.protectmyministry.com/>
- c. <https://apps.michigan.gov/>

### 2. **Written policy manual.** This is a living document and needs to be kept up to date and have new policies added as needed to protect the kids, team members, and church. This should include:

- a. Vision & Goals (your kids/youth ministry)
- b. General Requirements
- c. Ministry Overview
- d. Standards of Excellence
- e. Discipline Policy (how your NextGen ministry handles the correction of minors)
- f. Check-in/Out Policy
- g. Guideline for Appropriate Affection
- h. Medical Guidelines and Procedures
- i. Bathroom Assistance
- j. Child Protective Services
- k. Job Descriptions
- l. Ministry Forms

### 3. **Check-in/out policy.** Who was present during NextGen events/services, who are allowed in the rooms, and can you locate a child/student in an emergency?

### 4. **Check-in Software/Name Tag Printer.** Most church data management software offers check-in programming designed to track attendance, record and print allergies, print name tags, list who is allowed (set by parents) to pick up a child, and other features that add a protective and professional element to NextGen Ministry. Check with your church data management software to see what devices are needed to make that occur. **NOTE:** The Michigan Ministry Network does not endorse nor guarantee their work. These are just reference points for consideration. For those without management software you can create your own by going to:

- a. KidCheck - <https://store.kidcheck.com>
- b. SubSplash - <https://www.subsplash.com/blog/kids-church-check-in>
- c. Planning Center - <https://www.planningcenter.com/check-ins>
- d. Tithe.ly - <https://get.tithe.ly/blog/church-check-in-stations>

### 5. **Cameras.** Many churches think cameras are too expensive or don't know where to find a company. If an accusation is made and cameras are not present, then it can be difficult to know what actually occurred. Not only do they monitor the rooms and keep the team and kids safe, but they also record who is coming and going from your NextGen areas.

Cameras can be installed DIY or you can hire a professional company. Either way, make sure the system will be working when you need it. Below are some companies that other churches have used and had a good experience. **NOTE:** The Michigan Ministry Network does not endorse, nor guarantee their work. These are just reference points for consideration.

- a. CTS camera systems ([www.cts-companies.com/](http://www.cts-companies.com/))
- b. Black Hawk Security ([www.blackhawksecurity.us](http://www.blackhawksecurity.us))
- c. You can purchase your own system from Sam's Club/Costco & install it yourself

6. **Leadership agreement** - This document lets your leaders know what you expect of them and what they can expect from you. This should be reviewed with your leaders on a regular basis (annual, bi-annual, etc.) This document should include:
- a. **Time Commitment.** Sample: "Commit to twelve months of service in our ministry. Generally, you will be required to serve two hours per week".
  - b. **Training Commitment.** Sample: "Attend all required training events and meetings. In addition to ongoing training, you will receive required reading assignments."
  - c. **Policy/Teaching Commitment.** Sample: "It is important that those who serve in NextGen ministry support the teachings and policies of the church in order to set an example for the people we lead."
  - d. **Discipleship/Accountability Commitment.** Sample: "We suggest that you not only have accountability to the team but also create accountability with another team member of the same sex, to help you meet your personal discipleship goals."
  - e. **Lifestyle Expectations.** Sample: "We expect NextGen leaders to live a Godly lifestyle described in 1 Timothy 3 and Titus 2. This includes abstinence from viewing or use of pornographic materials. Keep all relationships inside of scriptural boundaries. Be a person of integrity and reverence. Live a life that is a testimony to the world. Be an active supporter and champion of our church's pastoral staff, mission, beliefs, and teachings."
  - f. **Awareness Commitment.** Sample: "Be aware of your surroundings at all times. Notice anything that may be out of place and act on it. Notify pastoral staff/leader of anything needing further attention. Be aware of the attitudes and "moods" of the kids that may give an indication of the need for personal ministry."
  - g. **Punctuality Expectations.** Sample: "All team members are expected to arrive at least 25 minutes early for ministry and events (unless you hold a specific role). All team members are also required to stay 10-15 minutes or until 90% of the kids are gone after all services and events."
  - h. **Participation Expectations.** Sample: "We expect all NextGen workers to be members/partners of our church as well as be committed to attending when not serving in NextGen services/events. We expect you to have regular times of personal growth. The best NextGen team members are those who are growing in their own faith."
  - i. **Discretion Expectations.** Sample: "No leader should put himself or herself in a position of being alone with a child of the opposite gender. We ask that each leader minister to kids of the same gender. Avoid anything or any activity that would give someone an opportunity to bring false accusations."
  - j. **Conflict Expectations.** Sample: "If you have a conflict with another member of the team, we expect you to follow the Matthew 18 principles for handling conflict."
  - k. **Three Month Evaluation Expectation.** Sample: "Each NextGen team member will have an initial three-month probationary period during which both you and the NextGen Team leaders will have the opportunity to evaluate your performance."

# ALLIANCE DEFENDING FREEDOM

The ADF Ministry Alliance is a legal membership that provides religious liberty help to churches and ministries across the nation. It would be wise for each church to consider using their services.

## From ADF promotional material:

“As Jesus concluded his earthly ministry, he charged his disciples with this critical mission: “Go ... and make disciples of all nations.” Matt. 28:19 (ESV). This statement still resonates today, catalyzing churches and ministries to help expand Christ’s Kingdom through faithful love and service to God and others.

In the United States, the constitutional guarantees of religious freedom and free speech empower ministries to freely serve those with spiritual, physical, and emotional needs while fostering an environment that allows the Good News to spread far and wide. Both the Kingdom and the common good benefit from the blessings of God-given liberty.

But as more Americans embrace a worldview that rejects objective truth, activists have sought to restrict the freedom of ministries to fulfill their mission. That poses a danger to everyone.

Here are some examples:

- Some state governments now compel churches to cover abortion and “sex-reassignment” procedures in employee health insurance plans.
- Other state governments refuse to allow churches and ministries to hire only people of like faith if that faith includes beliefs about human sexuality or even when life begins.
- Government officials also increasingly attach “strings” to public benefits, programs, licensure, and accreditation schemes that exclude organizations that hold to traditional Christian beliefs.
- We have seen the rise of sexual orientation and gender identity (SOGI) laws that elevate sexual orientation and gender identity to protected class status, severely endangering individuals and organizations who affirm biblical beliefs about marriage and sexuality.

The ADF Ministry Alliance wants to help prepare ministries like yours for the fierce legal challenges ahead, challenges encompassing SOGI laws but also related to a ministry’s land use, tax exemption, government mandates, access to government property and benefits, and more.

ADF provides practical legal help in the form of document reviews, access to attorneys, easy-to-understand legal resources, and legal representation, if necessary and appropriate, so that you can focus on what matters most: serving people and sharing the Gospel.

To learn more about the program or sign up, please go to **ADFMinistryAlliance.org**, or call us at **1-833-233-2559**.

## Alliance Defending Freedom Statement of Faith

ADF Ministry Alliance members should be in general agreement and be able to certify that their ministry's statement of faith (or similar document) does not materially conflict with the following statement of faith and the Alliance Defending Freedom Doctrinal Distinctives.

Based on our adherence to the inspired, infallible, inerrant, and authoritative Word of God in Scripture, we profess with the Christian Church throughout time and around the world the faith expressed in the Apostles' Creed:

*I believe in God, the Father almighty, creator of heaven and earth. I believe in Jesus Christ, his only Son, our Lord, who was conceived by the Holy Spirit, born of the Virgin Mary, suffered under Pontius Pilate, was crucified, died, and was buried; On the third day he rose again; he ascended into heaven, he is seated at the right hand of the Father, and he will come to judge the living and the dead. I believe in the Holy Spirit, the holy catholic\* Church, the communion of saints, the forgiveness of sins, the resurrection of the body, and the life everlasting. Amen.*

**NOTE:** \*"catholic" in this context refers to the body of Christ. This usage simply means "universal, general, or concerning the whole." In this statement, the term could generally be substituted with "Christian."

## Alliance Defending Freedom Doctrinal Distinctives

Also, based on this confession, we are committed to honoring God by obeying the two Greatest Commandments, loving God and loving neighbor, and based on that commitment and derived from the inspired, infallible, inerrant, and authoritative Word of God in Scripture, we profess the following as necessary for living the gospel:

**We believe** in the spiritual unity and equality of believers in our Lord Jesus Christ.

**We believe** that the Lordship of Christ requires us as disciples to seek to conform our actions, thoughts, and desires in obedience to Him.

**We believe** God creates each person with an immutable biological sex — male or female — that reflects the image and likeness of God.

**We believe** God designed marriage as a unique conjugal relationship joining one man and one woman in a single, exclusive, life-long union, and God intends sexual intimacy to only occur within that relationship.

**We believe** God endows all human life with inherent dignity, and it must be respected and protected from conception to natural death.

**We believe** that God has endowed all humans with the natural, and inalienable right of religious freedom to believe, pursue truth, and live within ordered liberty such that no civil government may justly infringe upon it.

**We believe** that God, through His Son, Jesus Christ, calls all of us to deny ourselves, take up our cross, and follow Him and that, in exchange, He promises us abundant life.



# ADF MINISTRY ALLIANCE MEMBER BENEFITS

ADF Ministry Alliance is a virtually all-encompassing religious liberty legal membership that seeks to protect the rights of Christian nonprofits. Members play a critical role in advancing an alliance of ministries committed to standing for religious liberty and receive the following benefits:

## **GOVERNING DOCUMENT REVIEW**

Send your ministry's constitution, bylaws, employment documents, and policies to ADF attorneys. We review them and help you implement proactive religious freedom protections. That way, you have documents that can serve as positive evidence of your ministry's faith in the courtroom if needed.

## **ACCESS TO ATTORNEYS**

Get personalized advice from our attorneys whenever you have legal questions about your ministry's religious liberty. This access will help you better understand the law and how it might apply to your ministry. ADF attorneys will also explain your rights and the options available to you to help avail your ministry of the greatest religious liberty legal protections possible.

## **REPRESENTATION AND ADVOCACY**

If the religious freedom of your ministry is challenged, ADF will represent it in court if necessary and appropriate. Your membership not only helps protect your religious freedom to the greatest extent possible but also the religious freedom of other ministries across the country. Members help ensure that ministries have a strong ally in the court of law and the court of public opinion.

## **LEGAL RESOURCES**

ADF Ministry Alliance members can access a members-only website with on-demand video trainings, sample documents, legal guides, trending news on cases, and more. Members also receive e-newsletters with legal updates that are impacting the Body of Christ.

## **As an ADF Ministry Alliance member, you will receive:**

Legal review of ministry bylaws and policies that relate to protecting your ministry's religious liberty  
Direct access to attorneys to answer your questions about protecting your ministry's religious liberty  
Consultation for legal issues involving your ministry's religious liberty (prior to litigation)  
Legal representation in cases involving the ministry's religious liberty, and that meet our guidelines:

- Employment
- Land use
- Tax exemption
- Clergy Confidentiality
- Requests to use ministry facilities

- Government mandates or unconstitutional regulation
- Volunteer requirements
- Equal access to government property or benefits
- Ministry member discipline/removal

Specialized resources such as webinars and newsletters tailored to protect the religious liberty of the ministry.

ADF Ministry Alliance is not an insurance program, and Alliance Defending Freedom is not an insurance company. ADF will typically represent ADF Ministry Alliance members in all litigation related to protecting the religious liberty of the ministry. However, ADF cannot guarantee legal representation in every situation and does not provide casualty payments for a lawsuit. Any legal representation undertaken by ADF is without cost to ADF Ministry Alliance members.

Some ministry legal matters involve administrative tribunals such as zoning boards and tax agencies. ADF normally does not appear as legal counsel before administrative agencies or administrative tribunals. ADF will do its best to assist in finding local counsel for administrative phases of legal matters that fall within the ADF Ministry Alliance scope of services but cannot guarantee that local counsel representation will be obtained or will be free of charge.

**Matters ADF does not provide legal representation for include, but are not limited to:**

- Intra-ministry, inter-ministry, or denominational disputes or negotiations
- Allegations of child abuse or criminal prosecutions unrelated to religious liberty
- Tax advice, tax audits, or investigations that do not relate to religious liberty
- Start-up and filing requirements (e.g., 501(c)(3) applications, sales tax exemption applications, corporate filings)
- Advice regarding corporate structure or general liability issues not related to religious liberty
- General advice regarding government contracts or grant agreements
- Drafting business contracts such as rental agreements or vendor contracts
- International legal matters or compliance with international law
- Land use cases wherein discrimination or unequal treatment is not present
- Child protection policies
- Church/Ministry security policies
- Issues related to government overreach generally that do not pertain to religious liberty
- Matters where the requested representation is prohibited under applicable rules of professional conduct, including situations that could present a conflict of interest with current or former ADF clients
- Other matters not specifically covered in the scope of services

*ADF has the sole authority to determine whether a request for advice or representation falls within the scope of services offered, or can otherwise be accepted, by ADF Ministry Alliance.*

*Membership in ADF Ministry Alliance provides each member access to ADF attorneys who will provide legal guidance as relative to each situation and as determined on a case-by-case basis by the attorneys. ADF reserves the authority to direct the specific course of representation including, but not limited to, whether to litigate any particular legal matter. By joining, and per Arizona Rule of Professional Conduct 1.2(c), which ADF operates under,*

*ADF Ministry Alliance members hereby provide informed consent to this limited representation.*

*Alliance Defending Freedom reserves the right to terminate any membership agreements and/or add, change, or remove rules, conditions of membership, scope of services, and all services offered by and through ADF Ministry Alliance at any time and in its sole discretion. In the event of membership termination, Alliance Defending Freedom shall only be obligated to return to a former member any prepaid but unused membership dues, without penalty or interest.*

*As licensed professionals, ADF attorneys have ethical duties and obligations that can occasionally limit their ability to provide representation. For example, an ADF attorney may be unable to represent a client if the requested legal representation would create a conflict of interest with one or more of ADF's current or former clients, including other Ministry Alliance members. So, for instance, if a ministry asks ADF to provide legal advice about a situation involving a ministry that is also a member of ADF Ministry Alliance, ADF attorneys may be prohibited from accepting representation. However, in those situations when the conflict of interest is unavoidable, ADF will do its best to provide a referral to an outside attorney, though it cannot guarantee the referred attorney will offer his or her services pro bono.*

## MEMBERSHIP FEES

Assemblies of God 20% discount code: AGChurch20

The Alliance Defending Freedom is a partner of the General Council of the Assemblies of God. Due to this arrangement, every Assemblies of God church receives 20% off of the membership fees.

<b>Average Church Attendance</b>	<b>ADF Church Alliance Pricing What You Pay</b>	
Up to 150	<del>\$ 250</del>	\$ 200
151-500	<del>\$ 500</del>	\$ 400
501-1,000	<del>\$1,000</del>	\$ 800
1,001-2,000	<del>\$2,000</del>	\$ 1,600
2,000+	<del>\$4,000</del>	\$ 3,200

## JOIN ADF TODAY

### STEP 1

SUBMIT YOUR MEMBERSHIP APPLICATION

### STEP 2

CONSULT WITH RELIGIOUS LIBERTY EXPERTS

### STEP 3

HELP YOUR MINISTRY BE AS PREPARED AS POSSIBLE

Register here by going to: [www.adfchurchalliance.org/join-today](http://www.adfchurchalliance.org/join-today)

Questions? 1-833-233-2559

MinistryAlliance@ADFLegal.org