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June 2008 Newsletter

Pastoral Professional Liability

The benefits of using Church Underwriters:

- ♦ Available to all agents
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- ♦ "A" rated carriers
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- ♦ Quick turnaround

Church Underwriters, Inc.
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Beginning in the 1990's the First Amendment "freedom of religion" protection afforded churches became blurred because of various court rulings. Using secular counseling methods without possessing secular credentials increases the chance your church could lose their First Amendment protection. In addition to including pastoral professional (counseling) liability coverage in your church's insurance program, a church should observe the following preventative measures:

- 1) Notify people who receive spiritual counseling services (preferably in writing) that the church is not providing psychological or psychiatric services.
- 2) Set up a referral network of other professionals who provide help beyond the scope of spiritual counseling.
- 3) Maintain strict confidentiality with respect to information disclosed in counseling sessions.
- 4) Conduct counseling sessions only on church premises when others are present.

Meet Rebecca:

In addition to managing the claim process, Rebecca assists with renewals and billing. She has a bachelors degree in dance from the University of MN. She puts it to good use by teaching dance several evenings a week.



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