



Mountain Sky Conference The United Methodist Church

Dear Mountain Sky Conference Churches:

The Conference Board of Trustees fully supports the ministry and mission of our churches, extension ministries, and community partners. We share a desire to return to “normal” activities and gatherings as soon as possible, to engage in those forms of worship, discipleship, and fellowship that we are accustomed to experiencing, and to be physically present with one another. **However, now is not that time.** During our current health crisis and beyond, we must consider the health and safety of every individual, not the “average” among our church family. We must plan carefully for (re)Launch, following the most stringent of guidelines for reopening our spaces; require adherence to protocols without exception; and weigh the time and cost of establishing and maintaining safe space against the ministry benefits.

How do we best serve our community? At what point do we serve our buildings more than we serve our family? Each church must consider their local context and the risks that COVID-19 present in that context. Knowing which resources offer the best guidelines for safely preparing to open the doors can be tricky. We hope that this guidebook helps you fully prepare for the next phase of ministry. Also check frequently for specific guidance from your local agencies (for example, health department) and the Centers for Disease Control (CDC). **While this guidebook will help you make decisions, remember that, where safety and health are concerned, following the strictest guidelines will help protect our community. No shortcuts, please.**

Please keep in mind that churches who fail to exercise great care in relaunching may create liability that insurance will not cover or that will be costly to defend. The most recent information from Church Mutual states that

Unfortunately, we cannot provide advisory opinions on how insurance coverage would apply in a hypothetical situation. As with any claim, we'd undertake an investigation into all facts and applicable law. That said, whether insurance coverage applies to defend or indemnify an insured depends on the allegations contained in the lawsuit against the church. Your insurance policy does cover, subject to the terms, conditions and exclusions of the coverage, claims of “bodily injury” meaning “bodily injury, sickness, or disease sustained by a person, including death resulting from any of these at any time”.

As a general principle, Church Mutual recommends that all insureds comply with all state and local laws and ordinances related to COVID-19. General liability policies do have an exclusion for the “willful violation of a penal statute or ordinance committed by or with the knowledge or consent of any insured.” If holding worship services in a manner that violates such law or ordinances, general liability coverage may not apply if there is a claim arising against the insured arising out of the holding of such worship service. Again, should a claim be presented, Church Mutual would undertake and an investigation at that time into what, if any, insurance coverage would apply. Church Mutual reserves all rights under the policy and applicable law.

Church Mutual recommends that you take necessary safety precautions to avoid the spread of COVID-19 and follow the CDC guidelines available on our website <https://coronavirus.churchmutual.com/>.

As Trustees, we are not willing to risk the health and safety of one person, and we ask that pastors and church leaders take great care in opening church doors.

With gratitude,

H.D. Casner, Jr.
President, Board of Trustees