

# Safely Returning to Worship

Houses of worship play a critical role in the life of the community. As the coronavirus (COVID-19) pandemic progressed, many houses of worship suspended in-person gatherings in accordance with government mandates or recommendations to limit the spread of the virus.

Now that [states and local communities are planning to ease restrictions](#), houses of worship are considering how and when to resume gathering for services and other activities. Church Mutual Insurance Company, S.I. (a stock insurer)<sup>1</sup> recommends that insureds comply with all state and local laws and ordinances related to COVID-19, take necessary safety precautions to avoid the spread of COVID-19 and follow the CDC guidelines available on our [dedicated website](#).

The following presents a high-level overview of safeguards recommended for houses of worship as they consider re-opening for public services:

## Prepare your building

Walk around the property and inside the buildings to check for any safety hazards or concerns. [Clean and disinfect your facility thoroughly](#) before opening. Make sure adequate supplies of hand sanitizer, cleaning supplies and disinfectants are available. Post signs regarding new procedures on social distancing, changes to operations and the importance of handwashing.

## Continue with online options

For those who are sick, at higher risk, recently exposed to a COVID-19 patient or who are otherwise uncomfortable gathering in person, continue to offer livestream or other online worship services.

## Use protective equipment

All who attend, work or volunteer should wear a face covering or mask per guidance of the CDC. Ushers and greeters who hold or prop open doors should wear gloves. Those who are ill or displaying symptoms should be advised to stay at home. Consider contactless temperature checks.

## Maintain social distancing

Arrange worship services to enable six feet of physical separation between persons. This may involve removing or cordoning off seats. Additional smaller and shorter worship services may be required. Provide for an orderly dismissal of the service to enable social distancing. Additional transition time between services may be required.

## Postpone practices that involve physical contact

Implement alternatives to shared activities such as distributing bulletins, passing offering baskets, sharing communion elements and passing attendance pads. Consider temporarily discontinuing coffee or refreshment times and shared meals. Think of creative ways to pass the peace or greet each other without touch such as smiling and waving.

## Enhance cleaning practices

Once services resume, establish an enhanced cleaning and disinfecting schedule, including cleaning the sanctuary, restrooms and other rooms after each service. Disinfect common and high-traffic areas as well as any items handled by attendees.

## Safeguard older adults and those at high risk

Consider instituting a separate, smaller "senior service" for those age 60 and above or those with underlying medical conditions. Limit their volunteer participation to activities that do not involve physical interaction with others.

## Protect children, youth and those who work with them

Consider whether to temporarily postpone nursery programs and Sunday School classes. If you plan to continue to offer such services, consider additional safeguards including social distancing with limited class sizes, temperature/symptom screening of children, modified drop-off and pick-up procedures, enhanced cleaning and disinfecting, and protective equipment for staff and volunteers.

## Communication is key

Whatever safeguards are chosen, **it is vital to communicate procedures to the congregation, volunteers and staff before the date set for re-opening**. This can be accomplished through email, social media postings, phone calls and/or automated phone messaging, as well as signs and postings at your facility.

PROTECTING  
THE GREATER  
GOOD<sup>®</sup>



## HERE TO HELP!

The coronavirus (COVID-19) pandemic is changing the way organizations operate.

Church Mutual is here to help. If you have questions about safely returning to worship, contact Risk Control Central.

**Call Us:** (800) 554-2642 (Option 4) Ext. 5213

**Email Us:** [riskconsulting@churchmutual.com](mailto:riskconsulting@churchmutual.com)

For more COVID-19 resources, visit [coronavirus.churchmutual.com](https://coronavirus.churchmutual.com).

<sup>1</sup>Church Mutual is a stock insurer whose policyholders are members of the parent mutual holding company formed on 1/1/20. S.I. = a stock insurer. The information contained in these materials is intended solely to provide general guidance on topics that may be of interest to you. While we have made reasonable efforts to present accurate and reliable information, Church Mutual Insurance Company, S.I. and its affiliates disclaim all liability for any errors or omissions or for any actions you take or fail to take based on these materials. The information provided may not apply to your particular facts or circumstances; therefore, you should seek professional advice prior to relying on any information that may be found in these materials. This material may include only a general description of insurance coverages and does not include all terms, conditions, and limitations found in Church Mutual Insurance Company, S.I. ("Church Mutual") policies. The insurance policy, not any general descriptions of coverage that may be found in this material, will form the contract between the insured and Church Mutual. Neither Church Mutual nor its employees, representatives, or agents shall be liable to any party for the use of any information of statements made or contained herein.