

# GATEKEEPER

SOUTHERN MUTUAL CHURCH INSURANCE



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## Churches are as vulnerable as anyone to data breaches

**Anyone who does anything with computers – and that's everybody – is vulnerable to being hacked.** We've all heard of the cases of big companies and governmental agencies – Target, Home Depot, Sony, Citibank, the NSA, the IRS and even Facebook – suffering security breaches.

You might think that churches are immune to this, but that is simply not the case. Church networks often contain a great deal of data thieves would like to get their hands on. They are not trying to get a sneak peek at next week's sermon. They are after user names, passwords, and personally identifiable information such as names, banking information, addresses, dates and places of birth, and Social Security numbers.

Churches are also vulnerable because their systems tend to have a diverse set of users – staff, volunteers, members, and visitors with their own devices that might connect to the church network while they are in the building.

In recent news, one church's online giving system was hacked, resulting in the theft of more than \$180,000. Another was notified that its records were frozen and would be held for ransom. And one church in Ohio paid \$1.75 million to hackers who managed to redirect payments intended for a contractor who was renovating the church building by changing the routing numbers.

Fortunately, more churches are starting to realize they are potential targets of hackers. At Southern Mutual Church, we're hearing from them more and more. And we are responding. We already have a policy that shields churches from liability for data breaches. This fall, we'll be offering a set of coverages called Cyber Suite to further protect our policyholders from hackers.



Visit [smcins.com](http://smcins.com) and click on Resources to download a free checklist of what you can do at your church to reduce the risk of cyber breaches.



## LETTER FROM THE PRESIDENT

For more than 90 years, Southern Mutual Church has helped protect churches across the South from a wide array of threats and problems.

Today, we face risks and uncertainties that could not have been imagined when we started out in 1928. We live in a world in which we are vulnerable to intruders who don't need windows or doors to break in – they come in through the Web.

In last year's newsletter, our emphasis was on preventing acts of physical violence in our houses of worship. This year, our focus is on cybersecurity.

In Matthew, Jesus tells us that if the master of the house knew in what hour the thief was coming, he'd have been prepared. With virtual intruders, we have to employ countermeasures 24/7.

In the lead story of this issue, we tell you why churches are just as vulnerable to hackers as any other entity that has information about groups of individuals. We also offer advice on how to guard congregants' privacy when streaming worship services on the Internet. Under the Resources tab on our website, we have a downloadable list of ways to counter those who would steal churches' data.

As always, at Southern Mutual Church, we pledge to be a resource for our churches on security and a range of other issues. I urge you to call us at 1-800-922-5332 if you need help.

**Robert Bates, CPCU, CRM, CIC, AIS**

*President & CEO, Southern Mutual Church Insurance Company*

## Turn to SMCI for Growing Needs



Southern Mutual Church Insurance pledges to be there for policyholders in their time of need whether they are recovering from a fire or expanding to meet a growing congregation's needs.

That is why we are happy to offer mortgage loans of up to \$400,000 for expansion, renovation or remodeling. We offer competitive rates and we can have the check in your hands in less than six weeks.

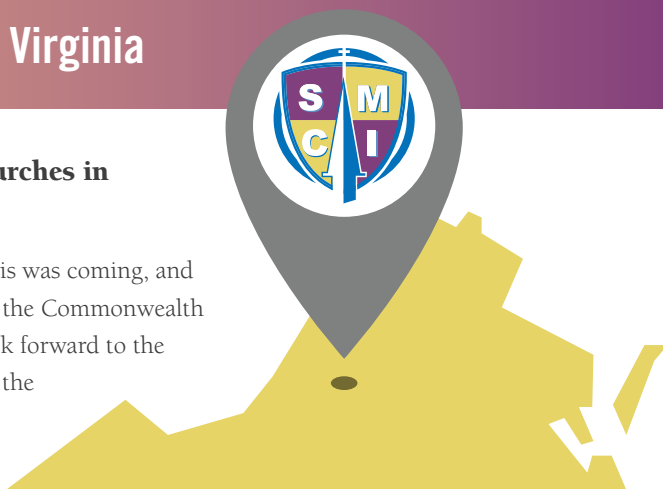
Call 800-922-5332 and talk with Donna Baughman in our Mortgage Loan Department to learn more.

# Now serving churches in Virginia

## It's official: We're now serving churches in Virginia.

We told you in last year's newsletter that this was coming, and now it's official: We are writing business in the Commonwealth of Virginia! As we continue to grow, we look forward to the opportunity to serve more churches across the Southeast.

Are you interested in learning more about becoming an appointed agent and growing your church book of business with Southern Mutual Church? Or would you like to get a quote for your church in Virginia? Please contact Jim Ferguson at (571) 271-3550.



## EMPLOYMENT PRACTICES

### Make sure your employment practices keep you out of trouble

Southern Mutual Church offers churches protection against liability for employment practices, but the best protection is to avoid trouble in the first place.

We think of churches as sanctuaries in a troubled world, and they are. But that doesn't mean that they are walled off from the kinds of problems that affect other workplaces.

Sometimes, even when the leaders of a congregation operate with the best of intentions toward church employees, they can run afoul of the law. Not all laws apply to churches because of the First Amendment. But many do, and those governing labor relations generally fit in that category.

Churches need to know the rules so they can avoid getting in trouble for discrimination, wrongful termination and other violations – including, yes, sexual harassment.

The potential for trouble can start as early as the job interview. For instance, an employer considering an applicant for a job must:

- Make sure the qualifications of the person you choose closely matches the posted job description.
- Only ask job-related questions when checking references.
- Get written permission before performing background checks.
- Avoid asking applicants personal questions, such as about marital status or children.

Once the person is hired, you need to have fair, evenly applied policies that everyone understands and knows to follow. The best practice is to have a written employee manual, reviewed by an attorney, that is given to and reviewed by each employee.

For more guidance on employment practices liability coverage, speak to one of our staff with expertise in this area. We can steer you to the information you need to stay out of trouble.

## Make sure those tires aren't past their prime

Did you know that if your church vehicle sits in the parking lot too long, dry rot can make the tires unsafe?

It's not just a matter of mileage – the age of a tire matters as well. They aren't expected to last reliably more than six years, whether they've been driven on or not.

Even with your own personal vehicle, it can be hard to remember when you bought those tires. That goes double for the tires on a car, bus, trailer or other vehicle that various people share. Even if you have failed to keep the receipt from when you bought them, you don't have to guess.

The federal Department of Transportation requires that the date of manufacture appear right on the tire itself. You can find it in raised letters on the rubber, after the letters "DOT." Here's how to find it:



[www.tirebuyer.com/education/how-to-determine-the-age-of-your-tires](http://www.tirebuyer.com/education/how-to-determine-the-age-of-your-tires)

In fact, you should check the date on tires you buy "new" from a dealer. They could have been sitting on a shelf for years, so make sure those "new" tires aren't in reality past their prime.

## Issues to consider when livestreaming to the world



The reach of the pulpit is no longer limited by space or time. With livestreaming, anyone in the world can see and hear your worship services.

That's a wonderful new tool for communities of faith, and a great gift to shut-ins and others who want to be a part of worship, but can't be physically present. It also brings new challenges to be mindful of – especially privacy concerns.

A member or new convert may be ready to stand up and bear personal witness to an intimate congregation of friends – but not have bargained on the millions of people on the Internet looking on as well.

Here are some ways to respect individuals' privacy while the camera is rolling:

- **Make everyone aware.** Let the congregation know that the service is being streamed to the world. They can then take that into consideration, and decide for themselves how much to share

## Check out our new website!

We think you'll find it welcoming and helpful. Learn all about Southern Mutual Church and how we can help your church with a wide range of insurance needs. You can also make payments and submit a claim online.

Visit [www.smcins.com](http://www.smcins.com) and explore!



## Welcome new board member Mike Myers!

Insurance industry veteran **William Michael Myers** has joined the board of directors of Southern Mutual Church Insurance Company. Mr. Myers, a CPA, recently retired from South Carolina Farm Bureau Insurance Company as VP of Finance.



Born in Fort Smith, Ark., he has lived in Irmo for 28 years. He is the chairman of the

church council at Union United Methodist Church in Irmo, where he has also served as a Sunday School teacher, usher, chairman of the Stewardship Committee and member of the Finance Committee.

He served on the Board of Junior Achievement, and as chairman of the board of Boys and Girls Clubs of the Midlands.

He and his wife, Lynn Lusby Myers, have three grown daughters.

when making a prayer request or sharing an update regarding an absent member's health. Do this in writing via bulletin or newsletter, and mention it during – or better yet before the service.

- **Get permission.** This is especially important with minors. Don't put their names and images on the livestream, or at least get authorization from their parents or guardians. For that matter, no one should be mentioned by name without the consent of the individual in question.
- **Create "no video" zones.** Set aside areas not covered by the cameras where people can sit in greater privacy if they choose.

One other thing to consider in addition to privacy: copyright. While churches have wide

latitude to include copyrighted music, poetry, dramatizations or other material during services, that does not apply to broadcast or streaming.

Getting permission for each song or quotation used in a service can be burdensome. You might want to consider using a service that provides a blanket license for various materials, and taking care to use only selections that are covered by the license. You'll need to do some research in order to decide which license works best for your church's needs.

Some of the commonly used licensing services are Christian Copyright Licensing International, Christian Video Licensing International, Christian Copyright Solutions, and OneLicense.net.

## Our Promise To You: Our Rates Will Not Rise for 3 Years

The world can be full of surprises – storms, theft or vandalism, fire, even litigation. Southern Mutual Church Insurance believes one place you should not find surprises is your insurance bill. That is why we offer rates that are guaranteed to stay the same for three years on our Commercial Package Policy. Call us today at 800-922-5332 to learn more.

## Payment Is A Click Away



At Southern Mutual Church, we like to make things easier for our churches. That is why we offer a simple, online payment system for policies that will transfer the money directly from your church's checking account.

Simply go to our home page, [smcins.com](http://smcins.com), and click on "Make A Payment." The instructions on that page will walk you through the process.



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