

# Recommendations for a Safe Return to Worship

PROTECTING  
THE GREATER  
GOOD®



As the coronavirus (COVID-19) pandemic progressed, many houses of worship suspended in-person gatherings according to government mandates or recommendations to help limit the spread of the virus.

With [states and local communities beginning 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](#).

Church Mutual® following recommendations and safeguards are presented for consideration by houses of worship as they consider reopening for public services.

## PREVENTION

Transmission of coronavirus (COVID-19) takes place through person-to-person contact and thing-to-person contact. Knowing this information helps inform tools and preparation needed to successfully reopen.

Social distance and disinfection are primary tools that help reduce the risk of transmission/spread. Organizations should establish protocols and procedures around adequate distancing, as well as enhanced cleaning practices.

## PREPARATION

### Planning

Recognize things will likely change over time:

- Assign responsibility for monitoring and incorporating government orders and guidance.
- Assign responsibility for coordinating with local health authorities and law enforcement.

Ensure your plan applies to different circumstances:

- Staff and volunteers serve others.
- Events and activities bring people together.
- Each space is different in area and contents.
- Some should not gather.
- Some may become ill at your facility.

Plans should explore alternative worship solutions:

- Projecting the order of service, readings and songs.
- Substituting offering baskets for collection boxes or online giving.
- Weighing communion alternatives such as single use, sanitary preparation and distribution.
- Avoiding shared use of microphones by worship service celebrants and musicians.

An infographic with a red and white chevron design at the top. The text is centered on a light gray background.

**CRITICAL NUMBERS FOR PLANNING**

**Six feet of distance = 113 square feet per person**

**The virus can live up to three days on surfaces**

**It takes 2-10 minutes of contact to disinfect (see [EPA list](#))**

**Symptoms show in 7-14 days**

<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.

## Supplies

Gather supplies needed to support proper disinfection and cleaning practices.

### Disinfecting supplies

- Disinfecting agents for your facility.
- Hand sanitizer for staff, volunteers and attendees.

### Covering supplies

- Masks and gloves for staff and volunteers.
- Face coverings for attendees.

## Communication

Communicate your plan via multiple channels — email, website, newspaper, etc. — prior to reopening.

- Share details of the plan as circumstances change.
- Make the plan available to members and non-members alike.
- Reinforce message that persons who are ill or higher risk should continue worshipping remotely.

## Instructional materials

Develop onsite instructional materials such as signs or projected images to ...

- Directions to aid the flow of people and vehicles.
- Information on physical distancing and face coverings.
- Messaging to stay home if sick.
- Importance of handwashing and hygiene practices.

## Training

Train staff, leaders, ushers and volunteers on established plans and procedures for services and gatherings, including:

- Admission criteria.
- Social distancing requirements.
- Isolation protocol.
- Cleaning agents and processes.

## IMPLEMENTATION

### Before and between services

- Disinfect the worship area.
- Disinfect worship materials such as microphones and music stands.
- Disinfect restrooms and other common areas.
- Replenish disinfecting and covering supplies.

## During services

- At entrances, prop doors open (weather permitting), apply admission criteria and provide hand sanitizer.
- Maintain planned spacing for seating.
- Modify “passing the peace” or greeting time to avoid physical contact.

## After services

- Dismiss congregants in a way that maintains social distancing both inside and outside the building.
- Disinfect your worship area, materials, rooms used and frequently touched items such as doors, light switches, chairs, etc.
- Provide hand sanitizer and new protective equipment (masks and gloves) to those that have post-service responsibilities.

## Children’s activities

- Disinfect activity areas and equipment before, between and after activities.
- Establish admission criteria and have parents drop children off outside the activity area.
- Plan for activities that maintain appropriate spacing.

## Office operations

- Create accountability for yourself and your co-workers regarding established protocols.
- Maintain physical distance and wear face coverings to protect each other.
- Consider having office spaces deep cleaned on a weekly basis.

## ADDITIONAL CONSIDERATIONS

### Weddings and funerals

Follow [federal guidelines](#) established around gathering sizes.

### Playground use

Consider discontinuing use of playgrounds and equipment at present or implement additional safeguards and limitations.

### Vacation bible school (VBS)

Think about postponing vacation bible school (VBS) and other large gatherings and events until 2021.

### Mission trips

Look at postponing all scheduled mission trips at present.

### Security

Keep security considerations top of mind as economically and emotionally stressful times can lead to desperate acts.

## RESOURCES

Reopening Guidance for Cleaning and Disinfecting Public Spaces, Workplaces, Businesses, Schools, and Homes  
<https://www.cdc.gov/coronavirus/2019-ncov/community/reopen-guidance.html>

Cleaning and Disinfecting Your Facility  
<https://www.cdc.gov/coronavirus/2019-ncov/community/disinfecting-building-facility.html>

Recommendations for Community Facilities with Suspected/Confirmed Coronavirus Disease 2019 (COVID-19)  
<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/cleaning-disinfection.html>

EPA's Registered Antimicrobial Products for Use Against Novel Coronavirus  
<https://www.epa.gov/pesticide-registration/list-n-disinfectants-use-against-sars-cov-2>

Federal Guidelines for Opening America Up Again  
<https://www.whitehouse.gov/wp-content/uploads/2020/04/Guidelines-for-Opening-Up-America-Again.pdf>

Resources for Community- and Faith-Based Leaders  
<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/index.html>

Guidance for Child Care Programs that Remain Open  
<https://www.cdc.gov/coronavirus/2019-ncov/community/schools-childcare/guidance-for-childcare.html>

Basic Guide for Returning to your Church Building after COVID-19 (Georgia Baptist Mission Board)  
<https://gabaptist.org/reopening-your-church-building/>

Guidelines for Returning to In-Person Worship Services (National Apostolic Christian Leadership Conference)  
<https://www.upci.org/file/177/Guidelines%20For%20Returning%20to%20In-Person%20Worship%20Services.pdf>

COVID-19 Suggested Church Reopening Guidelines (Christian Law Association)  
<https://christianlaw.org/covid-19-suggested-church-reopening-guidelines/>

Post-Coronavirus Facility Re-Opening Checklist (Smart Church Solutions)  
<https://try.espace.cool/post-coronavirus-facility-reopening-checklist/>

Hartford Steam Boiler Equipment Checklists and Logs  
<https://www.munichre.com/hsb/en/products/commercial-lines-insurers/equipment-breakdown/commercial-equipment-breakdown/logs-and-checklists.html>

## HERE TO HELP!

The coronavirus (COVID-19) pandemic is changing the way organizations operate. If you have questions about safely returning to worship, contact Risk Control Central at **(800) 554-2642 (Option 4) Ext. 5213** or email [riskconsulting@churchmutual.com](mailto:riskconsulting@churchmutual.com).

Visit [coronavirus.churchmutual.com](https://coronavirus.churchmutual.com) for more COVID-19 resources.

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