



PRESBYTERY *of*
SAN FRANCISCO

545 Ashbury Avenue, El Cerrito, CA 94530

June 25, 2020

From: Presbytery of San Francisco Transitional Staff

To: All of our Congregations and our New Worshipping Communities

Re: Reopening worship from the Shelter-in-Place Orders.

Some of the four counties in our Presbytery have very recently allowed limited reopening for houses of worship. In considering how each of you will respond to this opportunity, we want to recommend to you some specific questions that we believe you **must** answer before you consider reopening even on a limited basis, and that you **must** answer if you are considering any other site users to resume their activities at the site.

First, please note that those counties who have allowed reopening of churches are **STRONGLY** urging you not to do so for now, and many of our congregations are wisely looking to target a reopening in September when we will know much more about how to stay safe during this pandemic.

Second, if you do consider limited reopening, the counties are requiring strict protocols to be followed, including social distancing, decontamination, no food/drinks, strongly discourage singing and group recitations of prayers and litanies, different offering collections, etc. The attached document is an example from Alameda County's "Best Practices" for churches doing limited reopenings. Please check with your particular counties for further information and instructions.

Alameda County Public Health Department
<http://www.acphd.org>

Contra Costa Health Services
<https://www.coronavirus.cchealth.org>

San Francisco Department of Public Health
<https://www.sfdph.org/dph/alerts/coronavirus.asp>

San Mateo Department of Public Health
<https://www.smchealth.org/coronavirus>

No matter what you do, your **Session is responsible** for making the decision. Any risk you take and any liability you may incur from using your facilities comes back onto the church, and it is the express responsibility of your Session (under the Book of Order and under State Law) to know and understand those risks on behalf of your church.

Therefore, we recommend the following for your congregation and for every user of your campus:

Since all property is owned in trust for the entire PCUSA, each church should contact their insurance broker to verify that they have liability coverage in place for at least \$1 million, and they should also ask their brokers to list the presbytery of San Francisco as “also insured” because the Presbytery is the next higher level of government and will likely also be sued if your congregation gets sued. The “also insured” should not add any significant cost to your insurance policy. If it does, please contact us.

Each user group at your church should carry their own public liability insurance in an amount of at least \$1million, preferably \$2 million, with your congregation named as “also insured”.

Under the law you will be **required** to develop a written set of protocols that define acceptable and safe uses, and cleaning (*see the attachment*). You will also be **responsible** for ensuring that all users of your site follow those protocols as well.

Consider getting groups and their users to sign Liability Waivers for themselves and their parishioners or users. This is especially important with preschools. We will have such forms available for you next week. This can limit your liability to large degree if you otherwise perform your safety protocols of “best practices” and if users are aware of the risks.

If you have insurance, your coverage will normally protect you (verify this with your broker) but only up to the policy limits, and only if you have demonstrated that you have written approved safety precautions and that you and every user are following those to the letter. If you do get an insurance claim against your policy, your chances of getting your coverage renewed the following year is much less, and you are guaranteed a large increase in your premiums the following year.

We will have more materials and information available next week and as we learn more in the coming weeks. We will send out the Liability Waiver forms next week after they are reviewed by counsel.

Blessings to you all in this time of multiple crisis and great changes.

With care from your transitional Presbytery Staff:

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