

## PASTORAL COUNSELING LIABILITY

At Mennonite Mutual, we support clergy who strengthen their congregations by providing good counsel to their parishioners based upon the teaching and religious doctrines held by their faith.

We hear from many clergy today who say they are reluctant to provide counseling in the midst of our litigious society. Your insurance agent, backed by the church insurance experts at Mennonite Mutual, are available to help keep you on solid ground when it comes to your liability from providing pastoral counseling.

The key with your pastoral counseling is to stick with spiritual teaching based upon your church's beliefs and practices. "This is what the Bible says," is a great way to begin when addressing someone's spiritual needs in a counseling session.

Clergy who have faced liability from their counseling have largely done so by venturing into "non-spiritual" counseling and psychotherapy or have overstated their expertise and qualifications.

### **Who is covered for Pastoral Counseling Liability?**

For ministries insured with Mennonite Mutual on *The Stewardship Protection Program™* and have *SPP 050 Pastoral Counseling Professional Liability* endorsed on their policy, coverage is provided for a broad range of people who can be ministering in your congregation, including:

1. *any person who occupies a pastoral ministry position, but only while acting on your behalf and within the scope of their delegated authority to furnish pastoral counseling services;*
2. *your executive officers, directors, trustees, deacons, officials, teachers, group leaders, elders and vestry members, but only with respect to their duties as such.*

### **What coverage does the Pastoral Counseling Liability endorsement provide?**

The *SPP 050 Pastoral Counseling Professional Liability* endorsement provides bodily injury and emotional injury coverage resulting from the rendering of pastoral counseling services.

There are two main benefits provided by this coverage. First, in the event a counselor is sued, our policy will cover the cost of defending the lawsuit. A legal defense can easily amount to tens of thousands of dollars. Second, the policy will also pay any settlement or judgement awarded, up to the policy limits.

Now more than ever, people need the hope and encouragement you can provide to your congregation. Clergy and other church leaders need not shy away from providing good counsel to their congregation any longer. By partnering with Mennonite Mutual, you can have the confidence of knowing we will stand with you as you seek to minister to the needs of your congregation.