

Attachment from Church Insurance:

To: Episcopal Diocese, Parishes & Missions Regarding Pastoral Counseling

The Church Insurance Agency Corporation (CIAC) would like to make the following recommendations and clarifications in regards to pastoral counseling.

Pastoral counseling, which is associated with ordained ministry, especially parish ministry, is quite different from the therapeutic disciplines. Pastoral counseling usually involves a conversation regarding a spiritual concern, a religious question or a life changing occurrence such as a death in the family or an upcoming marriage, and is brief in nature - usually 3 or 4 sessions maximum.

Ordained clergy should refer clients to a professional therapist/counselor when it becomes evident that the presenting concern is beyond the scope of pastoral counseling or when the maximum number of sessions is reached. Ordained clergy are not psychotherapists, marriage family and child counselors, clinical social workers or licensed counselors. They must establish boundaries to facilitate the appropriate care for those requesting counseling. Usually a policy statement by the parish or diocese is helpful in establishing and maintaining these boundaries.

Basic liability coverage provides \$1,000,000 of liability coverage should a pastoral counseling client claim illness or injury as a result of pastoral counseling. This coverage does not apply to ordained clergy working as a professional therapist/counselor.

Some parishes have professional counseling services available on the church premises. These counseling centers, whether operating as a tenant or as a parish sponsored activity, require separate professional liability insurance. The policy should name the parish (or the Diocese when the church is a mission congregation) as "additional insured" or "named insured" and provide the church with a certificate of insurance. Liability coverage for professional counseling centers is available through the Church Insurance Agency and our product partners.

Some activities that take place on church premises, parish sponsored activities such as lay spiritual direction, Stephen ministries and renewal gatherings such as Cursillo and Faith Alive, may be interpreted by participants as counseling activities although they do not fit the definition of either type of counseling. Prospective participants in these activities should sign a release of liability and hold-harmless agreement stating that they understand the nature of the activity and accept personal responsibility for their participation.

The policy written by the Church Insurance Company of Vermont reads as follows:

PASTORAL COUNSELING LIABILITY COVERAGE:

The definition of "Personal Injury" shall include acts, errors or omissions of Ordained Clergy, acting within the scope of their duties as employees of the Named Insured and arising out of the pastoral counseling activities of these individuals. This insurance is subject to the following

exclusions.

a.to acts, errors or omissions of an Ordained Clergy while acting as a member of a formal accreditation or similar professional board or committee of any hospital or professional society;

b.to acts, errors or omissions of an Ordained Clergy that are dishonest, fraudulent or criminal;

c.to acts, errors or omissions of an Ordained Clergy as proprietor, superintendent, or executive officer of any hospital, sanitorium, medical clinic with bed and board facilities, laboratory, or to acts, errors or omissions arising out of any other trade, business, or profession other than scope of their duties as Ordained Clergy.

d.if either the Named Insured, the Ordained Clergy providing the pastoral counseling or another insured requests or requires any financial consideration for counseling.

Should you have additional questions or concerns, please contact CIAC at (800) 293-3525.

Information and descriptions of policies and services are provided solely for general informational purposes and are not intended to be complete descriptions. For complete details of coverage, including exclusions, limitations and restrictions, the actual policy or certificate shall govern.

Church Insurance Agency Corporation
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