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Armed Security: Concealed Carry vs. Open Carry vs. Unarmed Security Function Guide

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This is ONE guy's perspective that must be weighed against law, insurance, culture, etc.

Note: In most states, armed security work requires a Guard Card AND a separate Armed Guard license — not just a personal CCW permit. “He has a carry license” is not the same as “he is legally qualified to perform armed security work.” Know your state laws before making any assumptions. Then confirm with your insurance carrier. Then consult legal counsel. In that order. Also I get a lot of comments about HR-218, this is NOT the same as CCW or Guard Card and in many states HR-218 provides little to no value to churches security program. (p.s. I truly honor our LEO heroes, as my wife is former LEO, so not taking a their value. Just be careful about HR 218 legal limits for churches)

The decision to arm your security team is among the most consequential a church or organization can make. But “armed” is not one decision — it is two: whether to arm at all, and if armed, whether to carry openly or concealed. Both carry legal liability, insurance implications, cultural weight, and life-safety consequences if executed incorrectly. Being armed is not a security posture by itself — it is a capability that must be supported by training, legal authority, insurance coverage, a written use-of-force policy, and ongoing qualification. This document helps you think through all three options honestly.

We are NOT addressing STAFF being armed while working (personal protection or church protection). Or allowing attendees or other volunteers to carry. Thought many of these elements apply to some of that decision making.

Another tool on this topic provided a broader decision tree is located at:

<https://askmccconnell.com/checklists/> Look for: “Guns and Houses of Worship Decision Criteria Tool”

	Armed — Concealed Carry	Armed — Open Carry	Unarmed
Pros	<p>Maintains element of surprise — a threat actor cannot identify and target your armed team member first.</p> <p>Reduces cultural friction in congregations sensitive to visible firearms.</p> <p>Team members can observe and respond without being avoided or accommodated by a threat actor.</p>	<p>Strong visible deterrent — communicates armed presence to everyone in the room.</p> <p>Attendees know exactly who to approach in an emergency.</p> <p>Easier for law enforcement and first responders to identify your team during an incident.</p>	<p>No firearm liability — eliminates accidental discharge, wrongful use, and weapon retention risk.</p> <p>Accessible in every state and jurisdiction without licensing complexity.</p> <p>Larger volunteer or staff pool — no firearms licensing required.</p>

	<p>Flexible — can be disclosed to leadership while remaining covert to the general public.</p> <p>Last-resort capability to stop an active threat when law enforcement cannot respond in time.</p>	<p>Sets a clear organizational tone that security is taken seriously.</p> <p>Last-resort capability to stop an active threat with equal force.</p>	<p>Appropriate for the vast majority of organizations in stable, low-threat environments.</p> <p>Lower insurance premiums in most frameworks — confirm with your carrier.</p>
Cons	<p>Requires discipline and ongoing training — an accidental incident undermines the posture entirely.</p> <p>Requires appropriate concealment gear and regular weapon retention training.</p> <p>If activated during an incident, arriving law enforcement cannot distinguish your carrier from the threat — this requires a pre-arranged plan. (Consider Sash like DSM)</p> <p>May require state licensing beyond a personal CCW in most jurisdictions — verify before assuming.</p> <p>Significant insurance implications — review your policy before arming anyone.</p>	<p>Creates a visible target — a bad actor can identify, avoid, or eliminate your armed team member first.</p> <p>Can alarm visitors or congregation members not expecting visible firearms in a worship setting.</p> <p>Higher cultural resistance in mainline, liturgical, or family-focused environments.</p> <p>Same licensing requirements as concealed — an open carrier without proper credentials creates significant liability.</p> <p>Legal liability for wrongful discharge or use of force is the organization's, not just the individual's.</p>	<p>No capability to stop a lethal threat with equal force.</p> <p>Team members are limited to de-escalation, evacuation, and calling 911.</p> <p>Not a meaningful deterrent to a determined attacker with a weapon.</p> <p>May not be sufficient for very large events, high-profile speakers, or elevated-threat environments.</p>
Also Consider	<p>How do your concealed carriers identify each other during an incident — especially to arriving law enforcement? Have a</p>	<p>Does the visual of a firearm match the tone you are trying to set?</p>	<p>Document the threat assessment that led to the decision to remain unarmed — and revisit</p>

	<p>written plan. Brief local law enforcement on your program before you need them.</p> <p>Establish a minimum training and qualification standard — and require annual re-qualification. Document it in writing.</p> <p>Who on your leadership team is accountable if a concealed carrier uses force? Answer that question now, in writing, before an incident occurs.</p> <p>Before arming anyone: consult your attorney, review your insurance policy, and establish a written use-of-force policy.</p>	<p>A tactical vest at Christmas Eve communicates something very different than a polo with a holster.</p> <p>Brief your congregation in advance if you transition to open carry — surprises undermine trust.</p> <p>Coordinate with local law enforcement so they know your team’s appearance and positioning before an incident occurs.</p> <p>Consider a mix: open carry at entry points for deterrence, concealed carry in the sanctuary for flexibility.</p>	<p>it annually or after any incident.</p> <p>An unarmed team can still be highly effective: trained in de-escalation, emergency communication, evacuation routes, and trauma first aid.</p> <p>Consider whether unarmed is appropriate for all events — or whether specific high-risk events warrant a different temporary posture.</p> <p>Have you evaluated off-duty law enforcement as an option for high-risk events? (See Guards vs. LEO)</p>
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