

RIGHT OR WRONG? Liability

August 27, 2010

Following a recent service at our church, a visitor tripped over a curb. She maintained to people around her that she was all right but then asked for an ambulance to carry her two and a half blocks to the hospital. By the late afternoon, she was asking for money from the church to cover personal expenses. We are called to empathize and have compassion, but this incident has the tone of a set-up. What should we do?

I would like to say I have no experience with your circumstances, but I do. The irony of my story is that I had been teaching the Parable of the Good Samaritan prior to the accident. I did not know the injured woman, but when I saw those with her, I was torn between compassion and legal worries.

We were grateful our church is incorporated and our insurance premiums are paid in full. Incorporation eliminates the possibility that one or two members can be selected for legal action. If your church is not incorporated, the Baptist General Convention of Texas Christian Life Commission has a wonderful notebook, ["Keeping Your Church Out of Court,"](#) that will be helpful to you.

Another point of gratitude for our church, which will bring relief to your situation, is your insurance agent's expertise. A trained agent will be able to give you guidance and insight as you walk through this process.

When an accident happened in our church, I called our insurance agent, who advised me regarding the various steps in the process of caring for this injured woman. The agent told me to give her his phone number. I explained to her that we wanted to help her through this experience and

one of the ways we could do that was to give her the number of our insurance agent, who could answer any questions regarding her medical expenses.

The emergency room physician determined she merely suffered a sprain. Within hours, the woman's concern was not her knee, so she began asking for cash. Our insurance agent advised that, if we began issuing benevolence checks, we would be taking on the role of the claims agent. The claims agent is charged with looking at the depth of and the legitimacy of need.

While necessary, all this discussion of process and steps does not remove the call of the gospel that compels us to help those in need. And according to Jesus' famous parable, we are to render aid, even when we are uncomfortable. One of the ways we care for the person in need and help our churches is to secure reliable insurance. The other is to listen to the Holy Spirit and resist every urge to judge and protect, rather than giving aid because we are fearful someone might create problems for us.

Jesus' question, "Which of these three, do you think, was a neighbor?" still must be answered.

Stacy Conner, pastor

First Baptist Church, Muleshoe

Right or Wrong? is sponsored by the T.B. Maston Chair of Christian Ethics at Hardin-Simmons University's Logsdon School of Theology. Send your questions about how to apply your faith to btillman@hsutx.edu.