

COMMONLY ASKED INSURANCE QUESTIONS INVOLVING PATHFINDERS

Q: What are the limits that cover Pathfinders?

A: The General Liability Policy covers church activities (including Pathfinders) anywhere in the world for “at fault” injuries or damage to others for \$1 million. The enclosed medical claim form also covers medical payments for injuries on or off church property, for injuries sustained while involved with sponsored activities, or to bystanders on the site of the activities. This medical coverage is a “no Fault” basis. Fault or negligence, therefore, does not have to exist for payments to be made. Limit for this “no fault” medical payment coverage is \$10,000 per person \$25,000 per event.

Q: How does coverage work on the average trip? When does coverage start and stop? What happens if they stop at the mall or museum on the way to or from the main activity?

A: Medical and Liability coverage follows them around. It could start as early as...when the Pathfinder is picked up at home by someone who is bringing them to the meeting such as the church and ends the same way. If, however, the driver of the vehicle that picked them up from home decides to shop for his/her groceries, or they decide to go to the movies, the trip ends when the church approved and sponsored activity ends.

Q: Driver’s questionnaire responsibility has been transferred to the individual church. What are the recommended limits that others should have on their vehicles in order to drive for Pathfinders?

A: There will be a gap in coverage if they carry less than \$1 million. Risk Management recommends that they have at least \$250/500 (split limit) or a combined single limit of \$300,000. In today’s world, a CSL of \$500,000 would be much better. Most often this limit will be adequate. In theory, the driver’s policy will respond first, and then the Risk Management policy will respond on an excess coverage basis. All drivers should be at least 21 years or older.

Q: Volunteers:

A: Unfortunately for our church, sexual misconduct involving Teachers, Pathfinder Leaders, Camp Staff, Volunteers, and Church Leadership....is a disgusting...and a major loss causing activity in our church.

Volunteers must be screened the same as an employee. A background checked must be completed on all volunteers and staff before being allowed to participate in church activities when working with children. The courts are not amused if an abuser is found to have a history of misconduct, and we knew, or should have known of its existence.

Q: Safety for our Pathfinders:

A: On the proceeding pages you will find information from Adventist Risk Management *Best Practices* on how to keep Pathfinders safe.

The above information would also apply to Adventurers. Parents being present during the meetings or activities will not change the Limits or pricing of the coverage.

Other Products:

Property Insurance – Property Insurance covers church owned buildings, equipment, and stock or supplies. It covers for “*all risk*” including fire, theft and vandalism. It covers “replacement” costs. In the case of building losses, the term “Replacement” should not be confused with “Market” value. Property should be insured for the amount that it would cost to replace it in the event of partial or total loss.

Worker’s Compensation – This coverage applies to full or part-time employees while on the job. It will also cover Volunteers or persons who receive a benefit such as housing, tuition, food or other benefits in exchange for work.

Automobile Coverage – This covers church owned vehicles for the same \$1 million limit as provided by the General Liability policy. It covers church auto liability and property damage to others, as well as physical damage to personal vehicles (if requested) and for vehicles less than 10 years old. Vehicles older than 10 years will require underwriting and special rate adjustments may apply.