

MISSION TRIP PLANNING

Mission trips are a fantastic opportunity for anybody and such a worthy endeavor for your church. But this type of travel raises insurance concerns for several lines of coverage.

Property

The church insurance package policy provides coverage for buildings and contents at the church. While there are some coverage extensions for property away from the premises, these do not apply to personal property of parishioners on a mission trip. Personal effects and tools that parishioners would bring on a mission trip are covered under most types of Homeowners' policies.

General Liability

The activities of church volunteers while on a mission trip could result in civil liability for injuries to persons or damage to property. Examples would include accidental injury to another person or damage to a dwelling while performing a construction activity. The insurance of the organization that supervises the activity generally responds to a claim.

Professional/Abusive Act Liability

Your church insurance package policy may provide coverage for Pastoral Counseling and Abusive Acts Liability. Coverage for these exposures is usually at the church level, but can be at the level of the supervising entity, depending on the circumstances. For a mission trip, particularly involving youths, some attention should be given to adequate controls for abuse prevention. This includes having 2 adults present when supervising youth, and having reasonable controls for youth during sleeping, bathing, etc.

Automobile

The church insurance package policy can also provide coverage for liability arising out of the use of rented and volunteer-owned automobiles. Coverage is excess of any other insurance that would apply. For instance, if the rental car company or the volunteer has liability insurance on the vehicle, that insurance would pay first, and then the program would respond. Physical damage coverage (comp and collision) for rental vehicles should either be purchased from the rental car company, or investigate whether coverage is provided by your credit card company, or by the personal auto insurance of each appointed renter/driver.

From a safety standpoint, you may want to consider renting 3 mini-vans, rather than 2 15-passenger vans. 15-passenger vans are generally more difficult to handle than mini-vans, especially for drivers not trained and experienced in their operation. Our web site has additional information regarding 15-passenger vans. Also, we recommend that youth not be assigned driving duties, and suggest that you ask assigned drivers for evidence of their insurance automobile ID card to verify that they are personally insured.

Health Insurance

Your volunteers should be reminded that their personal health insurance will respond to sickness or injury while they are on the mission trip. The IB program does not cover medical bills due to sickness. However, if there were to be a serious accidental injury while on the mission trip, please report it to us, as medical payment and liability insurance coverage may come into play. We also recommend that you obtain a Medical Waiver or Trip Liability Release from each participant, including a Parental Consent for medical treatment of a minor, for youth.