



# RISK MANAGEMENT MEMO



## "PREPARING FOR A CHURCH-SPONSORED TRIP"

Loss Control And Insurance Topics For United Methodist Leaders

Number 3

Prepared by the United Methodist Insurance Program, Sponsored by the General Council on Finance and Administration

church-sponsored retreat, camp, recreational outing, work camp or other travel experience can be a memorable, educational and life-changing event for participants. Groups benefit from strengthened relationships formed and developed between people traveling together. Plans and arrangements are frequently worked out weeks and months prior to these off-site programs, with growing anticipation as the departure date nears. Every group should include in its pre-planning a *risk inventory* to make each outing as safe as possible.

### Adult Supervision

Children and youth outings should only occur when an adequate number of qualified adult escorts accompany the group. Always have a minimum of two adult chaperons on any trip. When youth in grades 5 to 8 are involved, 1 adult should accompany every 5 to 7 youth. Likewise, 1 adult for every 6 to 8 youth is appropriate for trips involving youth in grades 9 to 12. Screen all adults who work with youth, including those who volunteer to escort trips. Consistent implementation of pre-trip screening procedures will reduce risk of physical or sexual abuse or misconduct propagated by adult predators. See **Risk Management Memo Number 2** for tips on volunteer screening techniques.

When the outings or events involve families, all adults present share responsibility for supervising the children and youth. For the protection of all participants, clearly state the standards, expectations and schedules for group participation and personal behavior during the event. Independent decisions made by individuals or families may place other participants at risk when rules are nonexistent, unknown or disregarded.

### Vehicle Safety

Always arrange for enough vehicles to transport participants safely, and to ensure that vehicle capacities are not exceeded. Unsuccessful attempts to recruit an adequate number of drivers and/or chaperons can sometimes create the temptation to overload vehicles and by-pass the use of personal safety restraint devices by each passenger.

Conduct a pre-trip safety inspection of all vehicles, whether they are owned by the church, a commercial transportation company or a private individual. Your church may be held legally liable for an accident which occurs on a trip, regardless of who holds title to the vehicle; therefore, you should be concerned that only safe vehicles are used. Tire pressure, brakes, fluid levels, lights, windshield wipers, steering wheel, emergency warning systems, spare tire and safety restraints are among the items that should be checked. Have a freshly stocked first aid kit in each vehicle used on the trip.



Effective January 1, 1995, churches using buses or vans which hold 16 or more passengers may be subject to federal regulations for private motor carriers of passengers if they transport across state lines. Please contact the United States Department of Transportation Federal Highway Administration Office in your state for complete information. Churches which fall under these regulations need to check that:

- all drivers have a Commercial Drivers License (CDL) and meet all other qualifications
- honor all vehicle operation regulations
- meet minimum insurance requirements
- have required bus markings on the vehicle
- operate properly equipped vehicles
- require their operators to stay within the maximum allowable hours of operation.

In all cases, it is recommended that trip drivers be a minimum of 25 years of age. It is not appropriate to have youth drivers on church-sponsored trips.

The repercussions from an accident involving an overloaded or unsafe vehicle can negatively affect a church's ministry for years. Every precaution should be taken to meet current safety standards and vehicle operation requirements.

**Release Forms**

Parental permission slips are frequently obtained prior to minors participating in church-sponsored activities for children or youth. Distributing a form requesting the signature of a parent or guardian allows your group to concurrently share details about the purpose, cost and itinerary. A medical release form which also requests information indicating the parents' accident and health insurance coverage may assist in obtaining treatment at a local health facility should a minor participant be injured or become ill while on the trip. It may be advisable to obtain legal release or indemnification from parents or guardians. It is always advisable to have any proposed permission, release or indemnification forms reviewed by local legal counsel prior to use.

**Food**

A case of food poisoning will ruin an otherwise successful excursion, and may result in tragic consequences. When eating in commercial establishments, select those which meet health department and industry standards for food storage, preparation, serving and overall cleanliness. If

participants are bringing food for their own or shared consumption, provide storage which will keep food at a safe temperature and free of contaminants until it is served. When proper facilities for washing utensils will not be available, it is recommended

that you use disposable items. Remember to bring along garbage bags or other receptacles to dispose of waste, particularly if food will be consumed while traveling in locations where refuse containers will not be readily available. Left overs which cannot be stored sanitarily or at a safe temperature should be discarded, rather than run the risk of bacterial infection. Likewise, if meal preparation is part of the trip's schedule, all food must be safely stored, kept free of dirt and vermin, and prepared and served under safe and sanitary conditions. Groceries may be purchased enroute when the vendors are known to handle safe and sanitary products.

**Itinerary**

Distribute your itinerary to those remaining at home as well as group participants. It is important to provide contact telephone names and numbers both enroute and at the final destination. In some cases, such as a weekend retreat at a camp and

conference center, a single emergency phone contact number at the facility will suffice. More adventuresome outings, like a high adventure outing into a wilderness area, restrict accessibility for group members. Much anxiety may be alleviated if those at home know when the next contact home can be expected, and where a phone message can be left requesting a return call when possible.

Identify key contact persons in the home church should an emergency develop on the trip. In the case of an accident, illness or other circumstances which will change the trip's itinerary, it will allow those at home to be more rapidly contacted if a telephone-chain network is set up in advance.

Your trip can go more smoothly when you are aware of alternative routes to road construction zones. Ask one of your church members who belongs to a motor club to request maps and other route information based on the group's itinerary which may provide the information needed.

Caravan-style driving can create dangerous traffic situations, and should not be used to attempt to keep multiple vehicles together. Provide each driver with a detailed map and the itinerary, showing the trip route, intermediate and final destinations, and the approximate time for each stop. If the group becomes separated, each driver should have directions to the scheduled rendezvous points.

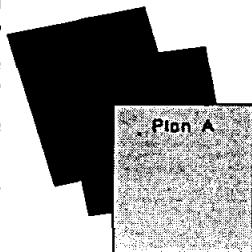
**Trip Funds**

Funds used to pay costs associated with the trip should be handled carefully before, during and after the trip. Implement safeguards to assure that funds are not misappropriated or stolen. Pay for expenses in advance, or charge them when possible. It is poor practice for the group leader to carry large amounts of cash to pay for expenses encountered on the trip. If charge invoices will not be provided by vendors the group will use, or a credit or other charge card in the church's name is not available for use by the group leader, traveler's checks can be obtained.



### Insurance

Many local church property and casualty insurance policies include coverage for non-owned automobiles. A separate policy or endorsement is usually required if the church owns a vehicle. If a privately owned vehicle is used for the trip, it is recommended that the church obtain proof of current insurance coverage prior to the start of the trip. Many states require that proof of insurance be carried in the vehicle to prove coverage in the case of an accident resulting in either personal or property damage. If your trip includes travel into Canada or Mexico, verify coverage in those jurisdictions, and carry the appropriate proof of insurance in the vehicle at all times.



Insurance companies writing local church policies often include a limited medical payments provision which will cover costs associated with bodily injury sustained by a trip participant. Review any policy your church holds carefully, paying particular attention to the policy provisions which address sports and recreation injuries. Many policies written for local churches will commonly exclude skiing and/or other sports activities. Be clear with trip participants and their families what the limits of your accident insurance are, and that potential medical expenses in excess of the covered amount will be the responsibility of the injured person and his or her family. Many families carry their own health and accident insurance, but that may not always be the case.

You may wish to purchase a short-term, student accident insurance policy if you are involved in a trip of several days. These policies are usually written on a per person/per day basis, and will provide more extensive coverage than the medical payments portion of your general liability policy. Your local insurance agent can help you identify available insurance coverage in your area.

### Travel Outside the United States

If your trip will take the group outside of the United States, verify that all participants have proper identification papers. Trips outside of North America may require precautionary inoculations of group participants. Some countries require entry visas for each group member.

Remember to verify with your agent what the coverage territory of your policy is (frequently defined as the United States, including its territories and possessions; Puerto Rico; and Canada), and if there is any additional protection available under



your church insurance policy outside the defined territory. The medical insurance of participants will likely have limited applicability outside of the United States, requiring purchase of trip accident and health insurance.

The Risk Management Department of the General Council on Finance and Administration of The United Methodist Church (GCFA) has developed this Risk Management Memo as an educational tool on behalf of the United Methodist Insurance Program. GCFA does not develop loss control procedures for United Methodist organizations, but does offer the Risk Management Memo series to help them develop loss control procedures to suit their own needs. We do not intend for nor does this memo establish a standard of care regarding any of this subject matter, and GCFA does not provide legal advice. We encourage church leaders to consult with competent attorneys about any matter that has potential legal implications. GCFA encourages reproduction and distribution of this memo within the United Methodist denomination. Non-United Methodist groups may contact the Risk Management Department, GCFA, 1200 Davis Street, Evanston IL 60201, 847-425-3345 to discuss permission to reproduce this memo. [8/01]