



Youth & Pathfinder Leadership

Presented by
Vilma Reynolds, Account Executive



Partnering With You

Our Ministry: We protect the ministries of the Seventh-day Adventist[®] Church with insurance and risk management solutions.



Goals

1

Protect the name
and mission of
our church

2

Keep our
volunteers, our
members, and
guests safe

3

Build an
effective
ministry





Topics

[Church](#)[Camp](#)[Children And Youth](#)[School](#)

15 Passenger Vans

4 RESOURCES

The North American Division prohibits the use of 15-passenger vans. Learn why these vehicles are so dangerous and discover safer alternatives for your ministry.

[EXPLORE TOPICS](#)

Child Protection

10 RESOURCES

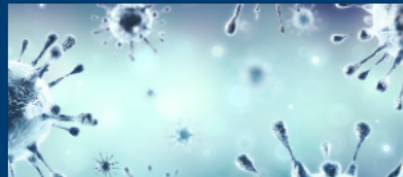
Children and youth represent one of the greatest assets of the Adventist Church. Keeping them safe should be one of the highest priorities for our ministries.

[EXPLORE TOPICS](#)

Club Ministries

2 RESOURCES

Teach Pathfinders and Adventurers the fundamentals of risk management and the importance of safety in the activities that club ministries frequently participate in.

[EXPLORE TOPICS](#)

Resources

AdventistRisk.org

- Guides
- Forms
- Resources

The screenshot shows the 'PATHFINDER SAFETY' page on AdventistRisk.org. The page has a dark blue header with the title 'PATHFINDER SAFETY' and a breadcrumb trail 'Safety Resources > Pathfinder Safety'. Below the header is a mission statement: 'Ensure each club member remains safe while they become servants of God and friends to man.' To the left of the main content is a vertical navigation menu with categories: THE SAFETY OFFICER, MAINTENANCE, EMERGENCY PLANNING, PROPERTY, PERSONNEL, CHILD PROTECTION (highlighted in blue), TRAVEL, HEALTH, and CAMP SAFETY HONOR. The main content area features a photo of a Scout leader in a yellow scarf. To the right of the photo is a 'SOLUTIONS ARTICLES' section with five items, each with a small orange square icon: 'How You Can Stop Sexual Abuse in Your Ministry', 'Planning for Success: Safety While Camping', 'Best Practices for International Travel with Young People', 'Why Are Consent to Treatment Forms Important?', and 'Pathfinder Safety: Preparing Staff and Volunteers'. Below the photo is a 'Resources' section with four items, each with a red document icon: 'Appropriate Touch', 'Check-In/Check-Out Policy', 'Child Protection Planning', and 'Supervision'. On the far right is a 'MORE RESOURCES' section with six items, each with a dark blue square icon: 'Safety Sabbath', 'Church Safety', 'School Safety', 'Camp Safety', 'Solutions Newsletter', and 'Resources'.





ARM's *Solutions* newsletter
offers practical advice for
minimizing risk at your ministry.

Subscribe for free today.
[Adventistrisk.org/subscribe](https://www.adventistrisk.org/subscribe)



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Safety and the Counselor

- Physical safety issues
- Abuse prevention and intervention
- Supervision policies
- Off-site Activity Planning
- Health concerns
- Transportation issues
- Incident reporting and response



Communicate

STAFF

- Assigned Duties
- Code of Conduct
- Responsibility of Supervision
- Disciplinary Practices
- Emergency Procedures
- Trip Schedules

PARENTS

- Expectations
- Expected Code of Conduct
- Personal Relationships
- Trip Schedules
- How to Make Contact
- Permission/Medical Forms
- Disciplinary Practices



Premises Review

- **Access to premises** – doors, locks, windows, other areas of the building, sign-in/out, badges, uniforms,
- **Interior & exterior lighting** – Ensure accessible areas are well lit to ensure good supervision.
- **Vision panels** – be sure all your activities with children are open and visible.
- **Restrooms** – Ensure that children are not congregating in the bathrooms and provide supervision while respecting privacy of attending to needs.



Keeping Sports Safe and Fun



Preventing Sports Injuries

1. Ask for a physical exam
2. Use the correct gear
3. Stay hydrated and stretch often
4. Practice the correct way
5. Take time off
6. Pay attention to temperature
7. Train your coaches
8. Lead by example



Preventable Incidents

- consider requiring a physical examination
- facilitate warm-up exercises and stretches
- prohibit participation by injured students or members, and
- group children by their skill level and body size, especially for activities that may include contact.





First Aid



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First Aid

- Know what is needed in a first aid kit
- Keep kit accessible, yet safely
- Restock your kit after each use and periodically check for expired or damaged items



Hydration



- Plan for proper hydration before, during, and after exercise
- Dehydration occurs when the body loses more fluids than it takes in
- Sports drinks?



Supplemental Insurance Policy

- Sports League Activities (Note: Adults aged 18 and over are excluded when participating in the following contact sports: soccer, football, lacrosse, and wrestling)
- Recreational sports activities (snow skiing, go-carts, skateboards, parasailing, in-line skating, dirt bikes, rock climbing/rock propelling)



Miscellaneous Accident

- This is an excess accident policy.
- Provides benefit to the injured without ill-will. No need to sue the conference. Protects the church's reputation and relationship.
- Available for Pathfinder clubs, day or overnight camps, VBS, or as an **annual conference-wide membership activities which includes all of the above.**
- Available on our website or through your Account Executive.



Miscellaneous Accident

- **Accidental Death & Dismemberment** \$20,000
 - Aggregate Limit \$250,000
- **Accidental Medical Expense** \$50,000
 - Deductible \$0
 - Excess policy (health insurance or other pays first after first \$100)
- **Sickness Medical Expense** \$1,000
- **Emergency Evacuation** \$500,000
 - Outside of 100 miles from primary residence



Exclusions such as:

- New or repair of dentures, crowns, caps, eyeglasses, contact lenses, hearing aids, medical equipment.
- Pre-existing conditions
- Elective treatment or surgery
- Charges payable under motor vehicle medical benefits
- Any condition for which the insured is entitled to benefits under any Workers' Compensation Act or similar law.
- Recreational sports and sports league activities unless specifically purchased.



Pricing

- Annual Conference-wide Membership \$1.45/member/ 12 mo
 - (requires 100% of membership)
- Pathfinder clubs \$3.57/member/ 12 mo
- Pathfinder clubs \$2.76/member/ 9 mo
- Pathfinder clubs \$1.83/member/ 6 mo



Pricing

- Misc. Trips and Short-Term Activities \$0.41/member/day

BELOW ARE NOT INCLUDED IN CONFERENCE WIDE COVERAGE

- Recreational Sports (skiing, rock climbing) \$1.90/member/day
- Sports League Activities \$3.76/member/mo
 - Excluding soccer, football, lacrosse, and wrestling for adults 18 and over



Compare with General Liability

- Premises Medical (no fault, excess) \$10,000 person
\$25,000 occurrence
- Bodily Injury (lawsuit against the church)





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Child Protection

More than a LEGAL duty
We have a MORAL duty

“Whosoever shall offend one of these little ones that believe in me, it is better for him that a millstone were hanged about his neck, and he were cast into the sea.”

MARK 9:42 KJV

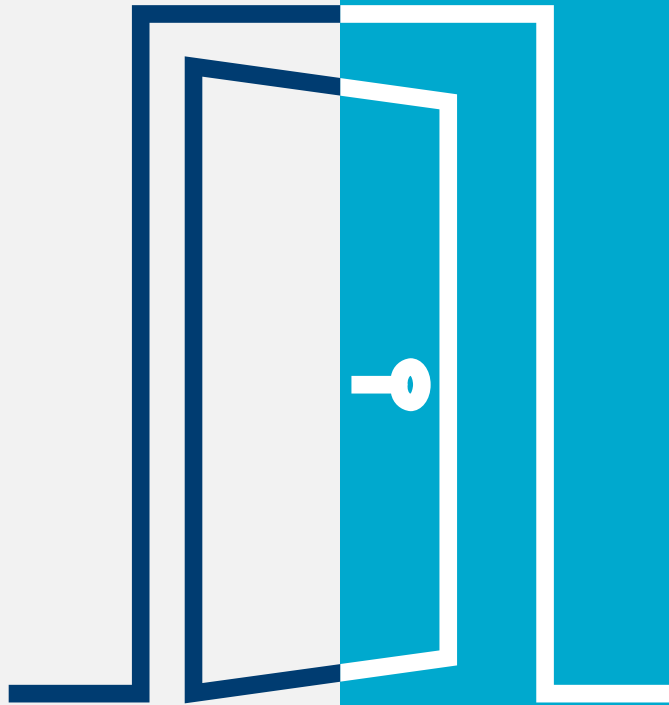


Two-Adult Policy



Have two adults
present in children's
classrooms or
activities.

Open Door



Discourage private or one-on-one contact and encourage an open-door policy in all situations. Where an open door is not possible, station a second adult at the door.

Volunteer Screening



Have all volunteers complete a volunteer information form, check their references, and, if required by law, do a police background check.



Adventist Screening Verification And Sterling Volunteers

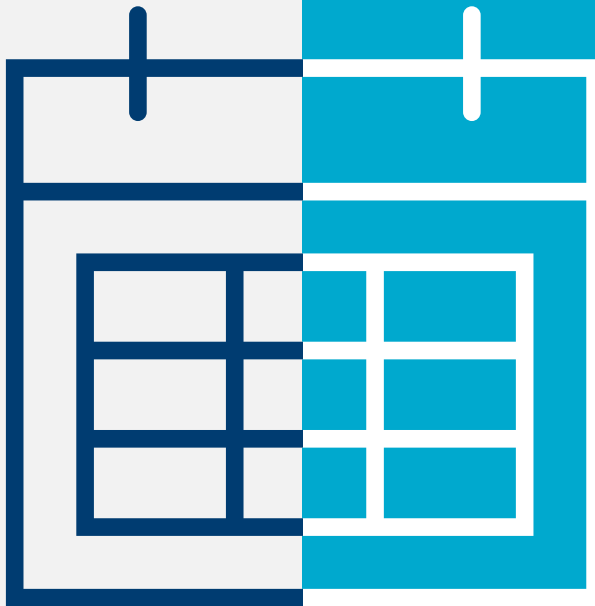


North American Division Working Policy

*d. All volunteers referenced in this section include **all adults, over the age of 18, involved in any capacity in children and youth ministries and activities, and all church ministry leaders and officers voted or appointed by the local church** consistent with the SDA Church Manual; volunteers voted or appointed by the conference, union, or the North American Division and its affiliates, as well as all registered volunteers either from within or outside the North American Division voted or appointed to serve in the territory.*



Six-month Policy



Require a waiting period of six months for newly baptized or transferring members who have indicated a willingness to work with children.

Training



Provide regular training for leaders and volunteers to help them understand and protect children and how to nurture their faith.

The background of the slide features a wooden floor with a warm, golden-brown hue. Overlaid on this background are dark blue silhouettes of a family consisting of a man, a woman, and two children, all holding hands in a circle. The silhouettes are positioned behind the main title text.

Supervision Policies



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Effective Supervision

1. Have a minimum of two adults supervising children/youth at all times.
2. Install vision panels or windows in doors.
3. Adults should focus on supervision without distraction.
4. Carefully monitor time and the number of children in restrooms.
5. Ensure areas not in use are locked.
6. Ensure exterior is properly lit for nighttime activities.
7. Provide “roaming” adult supervision through hallways and parking lots.



Outing Planning

- Pre-Trip
- In-Transit
- On-Site
- Health and safety
- Supervision
- Transportation



Trip/ Off-site Activity Planning Checklist

CLASS/ORGANIZATION
(3rd Grade, Pathfinders, Sabbath School Class, etc.)

OUTING/DESTINATION
(Example: Museum, Sea World, Zoo, Yosemite National Park, London, etc.)

PLANNED ACTIVITIES
(List all planned activities: Museum Study, Concert, Camping, Day Hike, Rock Climbing, Bicycling, etc.)

NUMBER OF ATTENDEES

| Transportation | One or more | Notes/Details |
|---|---|---------------|
| Public Transportation | | |
| <input type="checkbox"/> Bus <input type="checkbox"/> Train <input type="checkbox"/> Airline OTHER: _____ | | |
| Rental Vehicle(s) | | |
| <input type="checkbox"/> Car <input type="checkbox"/> Van <input type="checkbox"/> Bus OTHER: _____ | | |
| Private (Non-owned) Vehicle (Driver's Insurance Primary) | | |
| <input type="checkbox"/> Licensed Driver <input type="checkbox"/> Driving Record Checked <input type="checkbox"/> Insurance Verified | | |
| NOTE: <ul style="list-style-type: none"> <input type="checkbox"/> Texting/Cellphone use Prohibited while driving <input type="checkbox"/> Riding in the Back of Open Vehicles is Prohibited <small>(Pickup Trucks, Trailers, Flat Beds, etc.)</small> <input type="checkbox"/> All Vehicles must have proper Insurance coverage for out of country travel as may be required by law | | Notes/Details |
| NOTE: A "NO" response may indicate a need for additional safety/risk management measures. | | |
| Qualified Drivers <small>(Good driving record, Age 21+, valid and current license per type of vehicle, etc.)</small> | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A | Notes/Details |
| Two Adults in all vehicles for driving and supervision | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A | Notes/Details |
| Required Seat Belt Use and Load Capacity limits | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A | Notes/Details |
| Follow-up Vehicles w/Flashing Warning Lights are used on highway events <small>(Bike, Walkathons, Holidays etc.)</small> | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A | Notes/Details |
| Vehicles are Well Maintained in Safe Condition | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A | Notes/Details |
| All Vehicles have completed a pre-trip/daily Safety Inspection Checklist: See page 4 | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A | Notes/Details |

Available at adventistrisk.org



Health History and Training



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Permission & Release Forms

- Three Specific Purposes
 - Consent to Participate
 - Emergency Medical Treatment Authorization
 - Contact Information
- Be Specific to the Activities
- Identify Potential Hazards
- Identify Medical Limitations
- Signed by Parent or Guardian of the child
- Copies with Group Leader and Drivers



Common Medical Issues

- Allergic Reactions
- Asthma Attack
- Diabetes





Incident Reporting and Response



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How to File a Claim

Fill out the form (available at www.adventistrisk.org)

- Death Claim form
- Dismemberment Claim form
- Medical Services Claim form

and file it by emailing the completed form to Claims@AdventistRisk.org

or by calling 1-888-951-4ARM (276).

For medical referrals, evacuation, repatriation, security, and other services, contact International SOS at:

- App: International SOS Assistance App (iOS and Android)
- Phone: +1 215-942-8226
- Email: philadelphia@internationalsos.com
- Member Number: 11BCAM749125
- Identify yourself as being with the Seventh-day Adventist Church



Incident Investigation

- Visit the scene
- Interview witnesses and record names/contact
- Check for causes resulting from
 - dangerous practices or disobedience
 - poor housekeeping
 - improper apparel
- Describe Accident/Incident

The image shows a screenshot of an "Accident | Incident Report" form. At the top left is the Adventist Risk Management, Inc. logo. The title "Accident | Incident Report" is at the top right. A note states: "NOTE: THIS FORM IS FOR INTERNAL LOSS PREVENTION USE ONLY AND IT IS NOT A SUBSTITUTE FOR ANY REQUIRED CLAIMS FORMS." The form is divided into several sections: "INFORMATION OF THE PERSON COMPLETING THIS FORM" with fields for NAME, LAST NAME, EMAIL, PHONE NUMBER, and DATE FORM COMPLET; "INCIDENT | ACCIDENT" with fields for DATE AND TIME (IF KNOWN) OF ACCIDENT | INCIDENT, ADDRESS, CITY, STATE, ZIP CODE, and COU; "NAME OF INJURED PERSON OR PERSONS WHO SUSTAINED DAMAGE" with four rows of NAME and EMAIL fields; "DESCRIBE ACCIDENT | INCIDENT" with a large text area and a note: "(Include description of what happened, who or what was injured or damaged, cause of injury or damage, and what was done after the damage or injury)"; and "WITNESSES" with two rows of NAME and PHONE NUMBER fields. At the bottom, there is fine print: "Adventist Risk Management, Inc. | 12501 Old Columbia Pike | Silver Spring, MD 20904 | www.AdventistRisk.org" and "02/2017_IRMS_Accident IncidentReport_NADRC".

Available at adventistrisk.org



Things to AVOID

- Attempting to place the blame on an individual
- Assuming there is just one cause for an accident
- Determining causes without investigation
- Attempting to take the place Administration in corrective action
- Release of information to any unauthorized parties





Transportation



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Transportation: Significant Risk

- Select and screen good (qualified) drivers
- Volunteers driving their own vehicle (insurance follows the vehicle)
- Vehicle maintenance
- Supervision in a vehicle
- Long trips
- Do not use 15 passenger vans



NAD Policy

S 60 31 (GC S 60 30-3) Vehicle Insurance

- 7. Fifteen-Passenger Van Use**—In the interest of safety, denominational organizations **shall not** purchase, lease, rent, or use 15-passenger vans for sponsored activities under any circumstances. Alternatives to 15-passenger vans include: minivans and SUVs, mini-school buses, 15-passenger buses with dual rear wheels.





Safety is more than
15-Passenger vans.

Manage Drivers

- Good driving record-previous 3 years
 - No accidents resulting in conviction of misdemeanor or criminal charge
 - Not more than two citations
- Must be at least 21
- Reputation for safe driving habits
- Proper licensing and registration
- Insurance if driving their own vehicle



Drowsy Driving

PLAN TO MANAGE FATIGUE:

- Drivers must be well rested before each trip.
- Adequate number of drivers must be available for extended trips.
- Manage fatigue by rotating drivers every two hours.





Driver Distractions

Cell Phones

Eating & Drinking

Noise, Chaos & Loud Music

Grooming

Outside Attractions



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Vehicle Maintenance

A close-up photograph of a person's hands writing on a clipboard. The person is holding a black pen in their right hand and the clipboard in their left. The clipboard has a white sheet of paper with a grid or table on it. The background is a blurred car engine, suggesting a maintenance or inspection setting.

- Enforce a good vehicle upkeep program
- Odometer-based maintenance schedule
- Maintain a copy of all relevant documents
- Conduct a pre- and post-trip inspection




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Vehicle Inspection

- Tire pressure
- Fluid levels
- Belts & hoses
- Mirrors
- Turn signals
- Lights



Adventist Risk Management, Inc.

VEHICLE PRE-TRIP INSPECTION FORM*

VEHICLE: _____ DATE: _____ TIME: _____
 LICENSE NUMBER: _____ MILEAGE: _____

| OK | NEEDS REPAIR | UNDER THE HOOD | OK | NEEDS REPAIR | EXTERIOR |
|--------------------------|--------------------------|------------------------------|--------------------------|--------------------------|-------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | Oil | <input type="checkbox"/> | <input type="checkbox"/> | Tires (Pressure, Tread wear) |
| <input type="checkbox"/> | <input type="checkbox"/> | Oil Added _____ Quarts _____ | <input type="checkbox"/> | <input type="checkbox"/> | Headlights (Dim, Bright) |
| <input type="checkbox"/> | <input type="checkbox"/> | Brake Fluid | <input type="checkbox"/> | <input type="checkbox"/> | Fog and Clearance Lights |
| <input type="checkbox"/> | <input type="checkbox"/> | Power Steering | <input type="checkbox"/> | <input type="checkbox"/> | Brake Lights (requires assistance) |
| <input type="checkbox"/> | <input type="checkbox"/> | Engine Coolant | <input type="checkbox"/> | <input type="checkbox"/> | Backup Lights (requires assistance) |
| <input type="checkbox"/> | <input type="checkbox"/> | Transmission Fluid | <input type="checkbox"/> | <input type="checkbox"/> | Turn Signals |
| <input type="checkbox"/> | <input type="checkbox"/> | Battery (fillable types) | <input type="checkbox"/> | <input type="checkbox"/> | Emergency Flashers |
| <input type="checkbox"/> | <input type="checkbox"/> | Windshield Washer | <input type="checkbox"/> | <input type="checkbox"/> | Windshield and Wipers |
| <input type="checkbox"/> | <input type="checkbox"/> | Engine Hoses (wear, leaks) | <input type="checkbox"/> | <input type="checkbox"/> | Side Mirrors (cracked, missing) |
| <input type="checkbox"/> | <input type="checkbox"/> | Belts (wear, cracks, loose) | <input type="checkbox"/> | <input type="checkbox"/> | Windows |
| <input type="checkbox"/> | <input type="checkbox"/> | Other: _____ | <input type="checkbox"/> | <input type="checkbox"/> | Body Damage |

| OK | NEEDS REPAIR | INTERIOR | OK | NEEDS REPAIR | SAFETY EQUIPMENT |
|--------------------------|--------------------------|---------------------------|--------------------------|--------------------------|------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | Engine Lights and Gauges | <input type="checkbox"/> | <input type="checkbox"/> | Fire Extinguisher |
| <input type="checkbox"/> | <input type="checkbox"/> | Horn | <input type="checkbox"/> | <input type="checkbox"/> | Triangles |
| <input type="checkbox"/> | <input type="checkbox"/> | Steering (engine running) | <input type="checkbox"/> | <input type="checkbox"/> | First Aid Kit |
| <input type="checkbox"/> | <input type="checkbox"/> | Rearview Mirror | <input type="checkbox"/> | <input type="checkbox"/> | Web Cutter (for cutting seatbelts) |
| <input type="checkbox"/> | <input type="checkbox"/> | Wipers/washers Function | <input type="checkbox"/> | <input type="checkbox"/> | Seat Belts (in place and function) |
| <input type="checkbox"/> | <input type="checkbox"/> | Other: _____ | <input type="checkbox"/> | <input type="checkbox"/> | Bio-hazard Kit |

YES NO _____
 VEHICLE IS SAFE TO OPERATE

> NOTES

> DRIVER SIGNATURE: _____ DATE (MM/DD/YYYY): _____

*Buses and commercial vehicles require additional inspection points (air brake pressure, backup audible alarm, etc.)

Need to file a claim? | 12501 Old Columbia Pike - Silver Spring, MD 20904
 Telephone: 1-888-951-4276 | Fax: 301-680-6878
 Email: claims@adventistrisk.org

(Form Date: 05/12/2016)

Available at adventistrisk.org



Can We Make a Difference?





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