

THE INSURANCE ADVISOR

For America's Churches and Related Ministries from Brotherhood Mutual and Its Agents

MANAGING HIGH RISK ACTIVITIES WITHIN TODAY'S MINISTRIES

ISSUE 25—HOW CAN YOU MINISTER TO TODAY'S YOUTH WITHOUT TAKING UNNECESSARY RISKS?

High risk activities such as skiing, rapelling and rock climbing can draw young people to your church or ministry, but these activities must be carefully managed to prevent tragedy.

Ministering to today's youth often involves a good deal of high adventure—and high risk. Such activities as skiing, rapelling, rock climbing, or white-water rafting can draw young people to your church or ministry. But these activities can easily result in serious injury or death if not carefully managed. Here are some suggestions to help you protect your youth and your ministry:

HIGH ADVENTURE

- Enlist the services of an experienced vendor who specializes in sponsoring and supervising the specific high-risk activity you've chosen.
- Require that parents or guardians of youth participants sign an acknowledgment of risk and legal promise to hold you harmless, indemnify, and defend you for injury resulting from participation in the activity. (Ask your Brotherhood Mutual® agent for a copy of our Activity Participation Agreement.)
- Recruit an adequate number of experienced event supervisors. The normal supervisor to partici-

part ratios may not be adequate when engaging in high-risk activities.

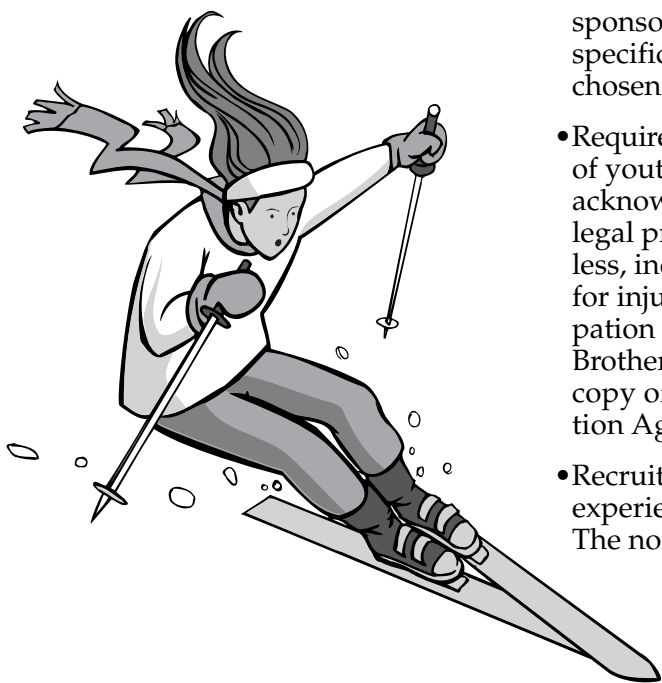
- Always keep safety in mind.
- Document that the participants are covered by family medical or health insurance.
- Strictly adhere to participant sign-up cutoff dates.

VEHICLE ACCIDENTS

Another inherent danger present in high-risk activities arises from transporting participants to and from the event.

You can best manage the risk of vehicular accidents by using a charter bus service. While the cost may be higher than if you use your own or borrowed vehicles, the charter line's larger, safer vehicles and experienced drivers will greatly reduce the likelihood of an accident. Here are some other factors to keep in mind:

- Choose an established charter company that owns modern, well-maintained equipment.



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If you must use ministry-owned or borrowed vehicles, never allow young, inexperienced drivers to operate the vehicle.

- Verify that the charter line is insured by asking for a certificate of insurance from its insurance company.
- Never sign an agreement with a charter bus line that has wording making you responsible for injuries trip participants sustain while riding in a charter vehicle driven by a charter operator.
- If you use ministry-owned or borrowed vehicles, make sure they are in excellent mechanical condition and that they are operated by experienced, responsible drivers.
- Never allow young, inexperienced drivers to operate your vehicles.
- If your group is traveling long distances, arrange for experienced adult drivers to share driving duties.
- Develop a driver approval process, and make driving records part of the procedure for determining who can operate trip vehicles. Don't use drivers with poor driving records (traffic violations, at-fault accidents).
- Insist that riders keep their seat belts fastened while the vehicle is in motion. Further, don't permit horseplay within the vehicle.
- Don't operate the vehicle when bad weather makes driving hazardous. It's better to postpone or delay the trip than run the risk.

DEFINING NEGLIGENCE

The legal concept of negligence is difficult for uninsured participants to understand when they're faced with medical bills. They may believe that if their injury occurred during an activity sponsored by your ministry, then you are responsible for their financial expenses. This is not the legal basis for responsibility.

If you do everything a reasonable and prudent person can to protect participants, you should not be held legally liable for their financial expenses. The acknowledgment of risk and legal promise to hold you harmless reinforces the fact that participants and their families must accept the risk inherent in high-adventure activities.

Louis Blosch Insurance Agency

We insure over 300 churches in North East Oklahoma. We offer this information to help you better administer your church business. The less time you spend on problems which arise from a claim is more time you

can spend spreading the good news of Jesus Christ.

Our team professionals are Louis Blosch, Jerry Hendon, Chuck Lewis, Guy Landes and Clayton Haggard.



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