



Mission accomplished: planning a safe trip

Mission trips often evoke thoughts of spirituality, service and camaraderie. However, without proper preparation, the risks associated with a trip can leave a lasting impact of *abuse*, *injuries* and *emergency*. Consider the following:

- During a mission trip to the Ukraine, a youth group member suffered alleged sexual *abuse* by a youth leader.
- A van used during a mission trip to Montana blew a tire. The ensuing accident killed two passengers and caused *injuries* for several others.
- A young boy fell three stories from a slippery balcony during a mission trip in Mexico, requiring *emergency* surgery.

These shocking but true incidents cover many different areas of mission trip planning and execution. Proper preparation can prevent some problems from happening and help your team respond to unexpected emergencies and events.

Pretrip planning

During the initial planning stages of a mission trip, it is important for congregations to consider several factors that influence the success of a trip.

“If a congregation is organizing a trip for the first time, they should consider working with a reputable mission trip association or another congregation with trip experience,” said Jayna Powell, consultant for The Volunteer Advantage and author of the book, “Get Dirty for Jesus.” Powell’s book is a comprehensive guide to planning local, national and worldwide religious work trips.

Consider the *purpose* of the mission trip, as well as location and logistics. Review your trip *finances* to assess fundraising needs and plan ahead for participant *training*.

Supervision

Supervision is important during travel, day activities and evening events, especially for younger participants. Requirements should reflect the size, age and skill level of your group.

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Risk Reporter talks with Habitat for Humanity chief executive officer, Marsha Peterson

(mission accomplished)

Powell recommends the following guidelines:

- Middle school age participants:
1 adult leader to every 5 participants
- High school age participants:
1 adult leader to every 6 participants
- Adults: 1 adult leader to every 6 adults

Leader selection

Peggy Francour has two sons who have attended mission trips with their church in Merrill, Wis. She recommends organizations look within for adult leaders and chaperones.

"I personally chaperoned several mission trips," Francour said. "I felt much more at ease once I attended a mission trip and was comfortable with the level of safety and supervision provided for my sons."

"Organizations need to hand-pick their leaders," Powell said. "There should be a formal application process and interview for each candidate. If possible, select at least one leader with medical training. Candidates should also be required to pass a background check."

Trip preparation

"Group leaders, participants and guardians should be required to attend several pretrip meetings to cover training and details," Powell said.

"Training specific to group leaders should include how to work with children and other participants, CPR and first aid, rules, safety issues and trip itinerary."

Powell recommends that group meetings cover sensitivity training, team building exercises, cultural awareness and disaster issues, as well as mission trip basics such as:

Documents:

- Copies of passports, driver's license, vaccination certification, medical/emergency forms and insurance information. Appoint one group leader to manage all paperwork, including an electronic copy kept on a jump drive or CD-ROM. In addition, leave a copy of all documents with someone at your congregation office.
- Require all participants to sign a permission slip and liability waiver.

Health:

- Check with the U.S. Centers for Disease Control and Prevention for health standards and immunization requirements for your destination and any stops you are planning on making.
- Require all participants to fill out medical forms listing medications, allergies and permission for necessary medical attention, as well as emergency contact information.
- Prepare and pack multiple first-aid kits.

Transportation

Mission trips often rely on the use of vehicles owned by the chaperones, as well as congregation-owned vehicles, for transportation.

Hired and nonowned vehicles

Automobile insurance coverage might fall short when personal, rented/chartered or borrowed vehicles are used for mission trips. These types of vehicles are not covered under an organization's commercial auto policy. Adding hired and nonowned automobile liability insurance can help protect your worship center in the event of an accident.

Passenger vans

Many religious organizations use 15-passenger vans to transport large groups. However, this type of vehicle is at greater risk for accidents. Passenger vans are especially prone to rollovers, with most accidents caused by tire blowouts. Review the passenger van guidelines available at www.churchmutual.com, click on "Safety Resources" and then "Risk Alerts."

Driver selection

Selecting a qualified driver is crucial to passenger safety. Attitude, experience and physical condition should be considered, as well as the following driver qualifications:

- Age (minimum age of 25 is recommended)
- Driving record (Church Mutual customers are eligible to run a motor vehicle record check through ChoicePoint® for \$3.50)
- Possession of a commercial driver's license and experience operating larger vehicles (if the job requires driving a bus)

"Have enough adult drivers to trade off when driving long distances," Powell said. "Congregations could also consider chartering a bus that provides drivers for the trip."

Construction site safety

Mission trips involving a construction site present additional safety concerns. Select leaders with construction experience and qualifications. Licensed contractors should be used for specialized work, such as electrical and plumbing.

"Establish a written safety policy for the construction site," said Chris Clarke, senior vice president of communications for Habitat for Humanity International. "All participants should be briefed on safety practices prior to the mission and again when they arrive at the construction site."

(See construction equipment tips, page 4)

- **For more information** on mission trip safety, reference Powell's book, "Get Dirty for Jesus," or visit the Habitat for Humanity Web site, www.habitat.org.



Managing Your Risks

Overseas mission trips

There are many steps you can take to make your mission trip safer, but there is no way you can prevent every accident or injury from happening. Your best bet is to identify the dangers you face and be prepared for them.

When your mission trip involves traveling overseas, the dangers and preparation increase substantially.

Most importantly, you need to know that the insurance coverages you have in the United States do not travel with you overseas. This means you do not have insurance protection if:

- You're injured or become seriously ill
- You accidentally injure someone and a lawsuit is filed
- You damage property

Fortunately, you can purchase foreign travel accident and sickness insurance. At Church Mutual, the coverage is called *AIG WorldRisk*.® Call your sales agent for more information.

Pretrip preparation when traveling abroad requires additional forethought. You should have an emergency identification kit for everyone in your group, including:

- Photocopies of passport data pages, driver's licenses and Social Security cards
- Bank account numbers
- Two recent passport-size photographs
- Addresses and telephone numbers of U.S. embassies and consulates

Medical issues present another key area of preparation. Remember to see your physician at least six weeks prior to your trip for all required vaccinations and take along a spare pair of glasses, enough medication for an extended stay and a copy of all prescriptions.

- **For more information** on traveling abroad, go to www.churchmutual.com, click on "Insurance Coverages" and select "International Travel."

Richard J. Schaber, CPCU
Risk Control Manager



seasonal spotlight

Make play time a safe time

Pleasant spring weather brings a surge of outdoor activity — including a long overdue visit to the playground. More than 200,000 playground-related injuries requiring emergency room visits occur each year. Make sure your playground is in top condition with a spring tune-up.



Falls are the most common cause of injuries on a playground, often due to the type of surface children fall on.

"It is important to make sure play equipment has adequate surface material underneath," said Tom Norquist, senior vice president of sales marketing and product development for PlayCore,™ Inc., a leading playground equipment company headquartered in Chattanooga, Tenn. "Shock absorbing and loose materials, such as mulch and wood chips, work best and should be at least 12 inches deep in the play area."

The entire surface of the playground should be covered with appropriate material; however, the "fall zones" are the most dangerous. The fall zone is the area under the equipment and six feet in all directions from the edge of the equipment. Slides and swings have different fall zones based on their height. To determine fall zones for slides higher than four feet, add four feet to the height of the slide. For swings, the fall zone is twice the height of the cross bar or swing hanger.

Entrapment is another key safety hazard. All equipment openings must be smaller than 3.5 inches or larger than 9 inches.

Adult supervision also is important to ensuring safe play. Although there is no recommended ratio of children to adults, 20 to 1 is considered adequate.

"Playground equipment should be age appropriate," Norquist said. "Two- and three-year-olds should not be playing on equipment designed for a seven-year-old. Equipment such as horizontal ladders and monkey bars, are built specifically for an age group."

Regular playground maintenance, including equipment inspections, help prevent injuries. Equipment manufactured and installed prior to 1991 might have compliance issues with safety guidelines. The U.S. Consumer Product Safety Commission offers a free download to help determine if your equipment is up to standard and can be obtained at www.cpsc.gov.

The National Recreation and Park Association offers playground safety inspector certification courses through the National Playground Safety Institute. You can also find a list of certified playground safety inspectors in your area at www.nrpa.org.

- **For more information** about playground safety, visit www.churchmutual.com and click on "Safety Resources" and then "Protection Series Booklets" for Church Mutual's *Safety At Your Playground* booklet.

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A Perspective



Risk Reporter: What roles do volunteers play in the house building process?

M. Peterson: The job duties of volunteers vary. We rely on volunteers to help with all aspects of home construction. The typical experience includes everything from forming the foundation to shingling the roof.

Risk Reporter: What do you look for in a good volunteer?

M. Peterson: A good volunteer is someone who is dedicated to the mission and willing to participate in community building activities. Being responsible, enthusiastic, flexible and willing to learn also makes a great volunteer.

Risk Reporter: How do you monitor safety concerns for volunteers while at the build site?

M. Peterson: Safety is always the main concern at build sites. Our safety programs include educating volunteers about on-site safety and enforcing safety equipment policies. In addition, we make sure our volunteers work on tasks that meet their skill level and dress appropriately, including hard hats, close-toed boots, gloves, safety glasses, dust masks and ear plugs.

Risk Reporter: How do you manage volunteers and delegate tasks on site?

M. Peterson: It's important to have a site supervisor or crew leader to organize and delegate jobs. The site supervisor generally has experience in the task or has taken a training class. Although most training takes place at the actual build site, jobs should be delegated based on skill and comfort level.

Risk Reporter: Do you require volunteers to sign a liability waiver?

M. Peterson: Yes, each volunteer must sign the organization's waiver. Sometimes financial sponsors also require waivers of liability. It is reasonable to expect one or more liability waiver forms for each volunteer on the site.

Volunteering is more than just donating your time on a Saturday afternoon. It is the selfless act of leaving behind the mundane stresses of everyday life to enrich another's. An organization based on volunteer labor and donations, Habitat for Humanity (HFH) has built more than 200,000 homes, providing more than one million people with safe, decent, affordable shelter in its almost 30-year history.

Risk Reporter spoke with Marsha Peterson, chief executive officer of the Habitat for Humanity of Iowa. HFH Iowa's mission is to eliminate poverty housing by creating and facilitating partnerships between Habitat affiliates and government, businesses and community partners at the state and federal levels.



Construction equipment tips (from page 2)

Electrical equipment

"Electrical equipment should not be used without proper instruction and supervision," Clarke said. "Power tools should only be operated by adults or responsible teenage volunteers with adult supervision." Never carry a power tool by its cord and always use a three-pronged plug.

Hand tools

"Always select the correct type and size of tool for the work and participant," Clarke said. "Do not use tools that are dull or in

poor condition." Handle and carry tools with care; keep edged and pointed tools turned downward. Tools should be kept in safe containers.

Ladders

Inspect the ladder before each use, looking for wear, loose rungs and defects. Use a ladder at the proper height. An extension ladder should reach three feet above the work level. Use the "4-to-1" rule for extension ladders: For every 4 feet of height, move the bottom of the ladder 1 foot away from the

wall. Place the ladder on solid footing. Never use an aluminum ladder in the vicinity of electrical lines or outdoors during inclement weather or windy days.

Scaffolding

All scaffolding elevated 10 feet or more must be equipped with a safety railing. Scaffolds should support four times the weight of the workers and materials and must have a toeboard to prevent kicking tools or debris below. Scaffolds should only be assembled by people experienced with scaffolding.