



# 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.



[www.adventistrisk.org](http://www.adventistrisk.org)  
...our ministry is to **protect** your ministry

# 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

### PATHFINDER SAFETY

Safety Resources > Pathfinder Safety

Ensure each club member remains safe while they become servants of God and friends to man.



THE SAFETY OFFICER

MAINTENANCE

EMERGENCY PLANNING

PROPERTY

PERSONNEL

**CHILD PROTECTION**

TRAVEL

HEALTH

CAMP SAFETY HONOR






#### Resources

Appropriate Touch

Check-In/Check-Out Policy

Child Protection Planning

Supervision



#### SOLUTIONS ARTICLES

- 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?
- Pathfinder Safety: Preparing Staff and Volunteers

#### MORE RESOURCES

- Safety Sabbath
- Church Safety
- School Safety
- Camp Safety
- Solutions Newsletter
- Resources
- Webinars and Videos





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

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





# Communicate

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## 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

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- **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

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# Preventing Sports Injuries

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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

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- 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.





A top-down view of various first aid supplies arranged on a light gray background with a faint white cross pattern. In the bottom left corner is a red first aid kit with a white cross. Above it is a roll of white bandage. To the right of the bandage is a pair of silver scissors. Further up and to the right are a white digital thermometer, a small silver packet, and a white packet of gauze. In the top left corner is a clear plastic package containing a syringe and a small orange bandage.

# First Aid



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# First Aid

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- 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

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- 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

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- 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

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- **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:

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- 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

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- 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

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- 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

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







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# Child Protection

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**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.





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# Adventist Screening Verification And Sterling Volunteers



# North American Division Working Policy

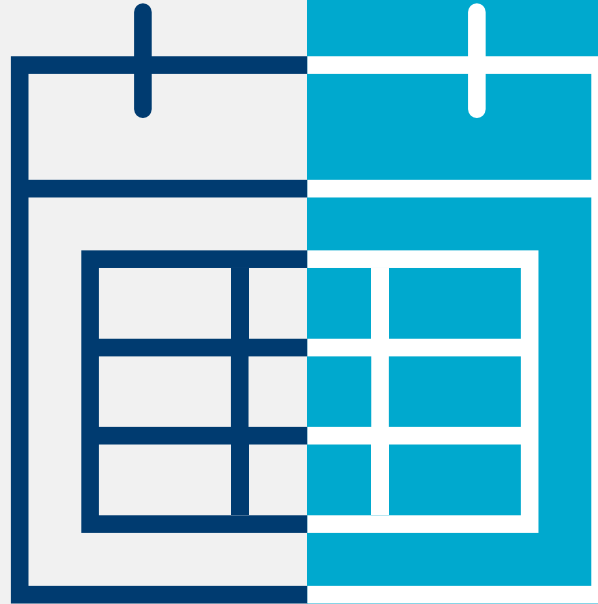
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*d. All volunteers referenced in this section include **all adults, over the age of 18, involved in any capacity in children and youth ministries and activities, and all church ministry leaders and officers voted or appointed by the local church** 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.



# Supervision Policies



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# Effective Supervision


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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



Adventist Risk Management Inc.

## Trip/ Off-site Activity Planning Checklist

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**CLASS/ORGANIZATION**  
(1st 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
<b>Public Transportation</b>		
<input type="checkbox"/> Bus <input type="checkbox"/> Train <input type="checkbox"/> Airline <small>OTHER:</small>		
<b>Rental Vehicle(s)</b>		
<input type="checkbox"/> Car <input type="checkbox"/> Van <input type="checkbox"/> Bus <small>OTHER:</small>		
<b>Private (Non-owned) Vehicle (Driver's Insurance Primary)</b>		
<input type="checkbox"/> Licensed Driver <input type="checkbox"/> Driving Record Checked <input type="checkbox"/> Insurance Verified		
<b>NOTE:</b> <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		
<b>NOTE: A "NO" response may indicate a need for additional safety/risk management measures.</b>		
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	
Two Adults in all vehicles for driving and supervision	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
Required Seat Belt Use and Load Capacity limits	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
Follow-up Vehicles w/Flashing Warning Lights are used on highway events <small>(Bike, Walkathons, Parades, etc.)</small>	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
Vehicles are Well Maintained in Safe Condition	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	
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	

Available at [adventistrisk.org](http://adventistrisk.org)



# Health History and Training



[www.adventistrisk.org](http://www.adventistrisk.org)

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# Permission & Release Forms

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- 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

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- Allergic Reactions
- Asthma Attack
- Diabetes





# Incident Reporting and Response



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# How to File a Claim

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Fill out the form (available at [www.adventistrisk.org](http://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](mailto: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](mailto: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



## Accident | Incident Report

NOTE: THIS FORM IS FOR INTERNAL LOSS PREVENTION USE ONLY AND IT IS NOT A SUBSTITUTE FOR ANY REQUIRED CLAIMS FORMS.

**INFORMATION OF THE PERSON COMPLETING THIS FORM**

NAME	LAST NAME
EMAIL	
PHONE NUMBER	DATE FORM COMPLET

**INCIDENT | ACCIDENT**

DATE AND TIME (IF KNOWN) OF ACCIDENT   INCIDENT			
ADDRESS			
CITY	STATE	ZIP CODE	COUNTRY

**NAME OF INJURED PERSON OR PERSONS WHO SUSTAINED DAMAGE**

NAME	EMAIL
NAME	EMAIL
NAME	EMAIL
NAME	EMAIL

**DESCRIBE ACCIDENT | INCIDENT**  
(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.)

**WITNESSES**

NAME	EMAIL
PHONE NUMBER	
NAME	EMAIL
PHONE NUMBER	

Adventist Risk Management, Inc. | 12501 Old Columbia Pike | Silver Spring, MD 20904 | www.AdventistRisk.org

02/2017\_WHS\_Accident Incident Report\_NADRC

Available at [adventistrisk.org](http://adventistrisk.org)



# Things to AVOID

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- 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





A close-up photograph of a person's hands holding a black pen and writing on a clipboard. The clipboard is resting on the engine of a car, which is visible in the background. The person's right hand is holding the pen, and their left hand is holding the clipboard. The background is slightly blurred, showing various engine components and a workshop setting.

# Transportation



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# Transportation: Significant Risk

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- 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

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*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

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- 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

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## 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 holding a black pen and writing on a white clipboard. The clipboard is resting on a dark, metallic surface, likely the engine of a vehicle. The background is blurred, showing more of the engine and some mechanical parts. The lighting is bright, highlighting the hands and the pen.

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



# Vehicle Inspection

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



**VEHICLE PRE-TRIP INSPECTION FORM\***

VEHICLE: \_\_\_\_\_  
LICENSE NUMBER: \_\_\_\_\_

DATE: \_\_\_\_\_ TIME: \_\_\_\_\_  
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 (if applicable) _____	<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](mailto:claims@adventistrisk.org)

(Form Date: 05/12/2016)

Available at [adventistrisk.org](http://adventistrisk.org)



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# Can We Make a Difference?





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