



INSURANCE AND EMERGENCIES

FOR INTERNATIONAL
VOLUNTEER PROJECTS

PREVENTION AND EMERGENCY PLAN

Last updated: 2019

PREVENTION

Many accidents and injuries can be prevented if the project leadership encourage preventative measures.

1. Review and discuss safety guidelines with all volunteers, especially leadership, for the job site, excursions, and general health during the project.
2. Enforce the wearing of personal protective gear (i.e. hard hats, gloves, safety glasses, ear protection, close-toed shoes, long pants, sunscreen, etc.) and avoid obvious hazards.
3. Make sure everyone knows what to do in case of an emergency.
4. Ensure that the site emergency information sheet is completed and posted at the jobsite.

WHAT TO DO IN A MEDICAL EMERGENCY

(Emergency Response Procedure)

1. Stay Calm

2. Tend to Injured Volunteer

- Look at the big picture to identify what happened
 - Who has been injured?
 - What needs to happen to eliminate immediate or ongoing danger and avoid additional injuries?
 - Determine the priority of care if there are multiple injuries.
- Take charge and delegate when needed
 - Provide first aid to injured or assist those already doing so.
 - Call emergency services and, if appropriate, transport to medical facility.
 - Clear the scene of unnecessary bystanders.
 - Assign any additional tasks to control the emergency.
- Continue to provide first aid until medical responders arrive.

3. Maintain Contact

- Notify the Maranatha in-country support of situation.
- Keep emergency medical responders informed of situation.
- Contact Chubb (through Europ Assistance) **+1-202-659-7803** (Policy GLM N1674718A) as soon as possible to arrange medical assistance.
 - Be prepared with name and birth date of injured person, situation details, and contact information.
- Write down case or reference number.
- Notify the Maranatha office +1 (916) 774-7700 or +1 (916) 774-7798 (after-hours emergency line) and give them the case number. Maranatha will follow up with Chubb and notify family members.
- Complete any insurance release forms ASAP.

4. Tend to Other Volunteers

- Maintain the privacy of the injured by encouraging others not to post anything on social media, especially photos or videos.
- Depending on the severity of the incident and how many people were present, you may need to debrief with those present to process feelings which could include confusion, shock, anger, sadness, etc. Contact Maranatha if you need assistance with this.

ADDITIONAL NOTES ABOUT INSURANCE

1. For minor incidents, be prepared to pre-pay expenses at the hospital. Chubb will reimburse when you provide receipts. For major emergencies, work with Maranatha and Chubb to coordinate payment directly to the hospital or clinic.
2. In case of a death on a project, contact Maranatha as soon as possible for more information about how to handle this situation and any required insurance forms.

EXPLANATION OF VOLUNTEER TRAVEL INSURANCE



Maranatha mission projects are construction projects where people can get hurt. It is not possible for Maranatha to analyze everyone's insurance policy to see whether his or her insurance is current and the coverage is in effect at the location of the project. The Maranatha Board of Directors decided that the safest route was to require everyone to purchase the insurance coverage through Maranatha's carrier.

- The policy that covers volunteers depends on project location and the residency of the volunteer. Both policies are primary with no deductible. As with all insurances, some exclusions apply. For a comprehensive description of coverages, visit www.maranatha.org/insurance.
- For volunteers who are extending travel before or after a project, the insurance starts and ends on the advertised project dates, unless extended prior to the project through Maranatha.
- Maranatha does not carry or maintain general medical health, workers' compensation, or disability insurance coverage for volunteers.
- Both policies also include a Travel Assistance Program. See below for access instructions.

DOMESTIC PROJECTS

This **accident insurance policy** for volunteers participating on projects within their home country is brokered through AIG Insurance. Volunteers are covered from the time they depart for the project until they return home.

List of Benefits for Domestic (accident only):	Maximum Coverages:
Medical Expenses	\$100,000
Dental Expenses	\$250 per tooth
Emergency Medical Evacuation	\$1,000,000
Accidental Death or Dismemberment	\$75,000
Repatriation of Remains	\$1,000,000

AIG Contact and Policy Info
Phone: (877) 832-3523 [toll free], (715) 295-9817 [collect]
Group: Maranatha Volunteers International
Policy Number: SRG 913-59-27

AIG Travel Assistance Resources: Go to AIG.com/TravelGuardAssistance and select "USA Group Benefits" from the drop-down menu. Create an account using the policy number 9135927.

INTERNATIONAL PROJECTS

This **medical, accident, and travel insurance policy** for volunteers participating on projects outside their home country is brokered through Chubb Insurance. Volunteers are covered from the time they leave their home country until they return to their home country.

List of Benefits:	Maximum Coverages:
Medical Expenses	\$100,000
Dental Expenses	\$250
Emergency Medical Evacuation	100% of covered expenses
Accidental Death or Dismemberment	\$75,000
Repatriation of Remains	100% of covered expenses
Trip Cancellation	\$1,000
Trip Delay	\$500 per day, \$5,000 max
Return Air Fare	\$1,000
Lost Baggage	\$500
Security Evacuation	\$100,000

Chubb Contact and Policy Info
Phone: +1-202-659-7803 [outside USA Call Collect]
Organization: Maranatha Volunteers International
Plan Number: 01AH585
Policy Number: GLM N1674718A

Chubb Travel Assistance Resources (by Europ Assistance): Go to www.ACETravelAssistance.com, click "Sign up Now." Create an account using Group ID (aceah) and activation code (security).

SITE EMERGENCY INFORMATION



To Be Filled Out and Posted at Jobsite

EMERGENCY SERVICES (call 911 if available)

Sheriff or Police Phone Number _____

Emergency Response Team Phone Number _____

NEAREST EMERGENCY FACILITY

Name _____

Address _____ Phone Number _____

Directions From Site _____

SITE LOCATION INFORMATION

Street Address: _____

City or City / County: _____ State: _____

Nearest Intersection: _____

GPS COORDINATES

Latitude: _____

Longitude: _____

LOCATION OF FIRST AID EQUIPMENT

NAMES OF TRAINED PERSONNEL ON SITE

1. _____

2. _____

3. _____

4. _____

CONTACT NUMBERS:

In-Country Maranatha Support: _____

Team Leader: _____