

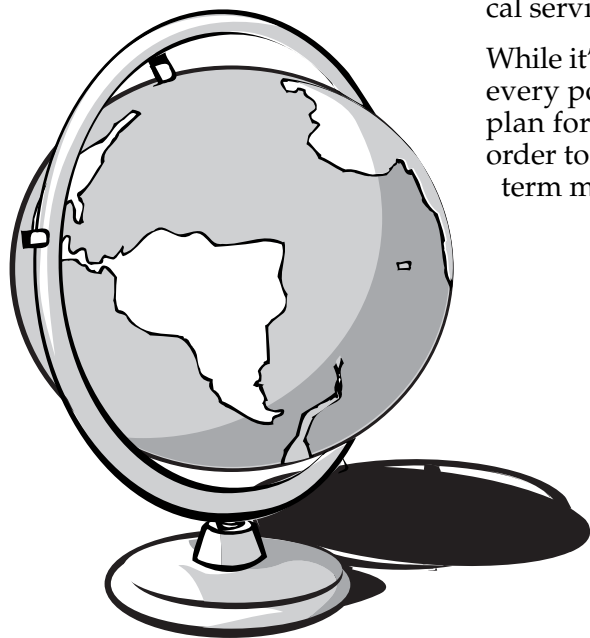
# THE INSURANCE ADVISOR

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

## PLANNING A SHORT-TERM MISSION TRIP

ISSUE 23—WHAT SHOULD YOU KNOW BEFORE YOU GO?

*While it's not possible to anticipate every potential crisis, you must plan for emergency situations in order to manage the risks of short-term ministry.*



Short-term mission trips are wonderful ministry opportunities, but they also pose risks. Careful planning can help you anticipate problems on the field and devise ways to respond before your team leaves home.

For example, how would you respond in the following situation: Eight members of your evangelism team traveling in Mexico are injured when your van collides with another vehicle. As the team leader, are you prepared to act quickly and confidently? Do you know the location of the nearest medical facility? Do you know how to contact emergency medical services?

While it's not possible to anticipate every potential crisis, you must plan for emergency situations in order to manage the risks of short-term ministry.

### GUIDELINES FOR PLANNING YOUR TRIP

- Decide the purpose of your mission trip early in the planning process. Will your team work on a building project, minister through a vacation Bible school, or evangelize with a street drama? Knowing what your team will be doing during its time in the mission field will help you anticipate and prepare for potential problems.
- Recruit an adequate number of experienced leaders. Leadership screening requirements should include cross-cultural "sensitivity" training, participation in previous ministry trips, and familiarity with the project locale.
- Develop a thorough screening procedure for participants. Examples of eligibility requirements include: good health, verification of personal health, life, and property insurance; parental approval for minors, and a willingness to assume the risks associated with a mission trip.

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*Team members who have chronic health problems should carry extra medication in case of delays in returning home.*

*Store medication in its original container.*

- Thoroughly explain the known risks to all participants and the parents of minors involved with the project. Legally document each participant's assumption of risk. (Ask your agent about our Acknowledgment of Risk form for short-term mission trips.)
- Recruit someone with medical training to serve as a team member. Illness and injury are serious threats during mission trips since quality medical care is not always available. In addition, before you arrive at the mission site, know the location of the nearest hospital or medical facility. Establish an emergency plan in advance, including how you plan to transport an injured participant.
- Contact the Centers for Disease Control (CDC) for health precautions related to your project destination. Check with them about required inoculations.
- Ask participants to have physical and dental checkups. Team members who have chronic health problems should carry extra medication in case of delays in returning home. Store medication in its original container.
- Know the location of the U.S. Embassy. Most public libraries can give you the address and phone number. Find out what services or advice embassy officials can provide.
- Appoint a trip secretary to organize the paperwork. Keep passport and visa information,

medical release forms, acknowledgment of risk forms, and other paperwork in one easily accessible location.

- Mexico and other foreign countries require the purchase of a local auto policy. Failure to obtain the appropriate coverage could lead to uninsured exposures as well as serious legal entanglements with local authorities.
- Establish a chain of communication for emergencies. Designate a contact person at home to relay information to families. That way you'll only have to concern yourself with taking care of the situation at the mission location.

## **MORE INFORMATION**

Brotherhood Mutual offers a unique product that protects your mission teams from a variety of losses they could experience when they travel outside the U.S. Called *Passport to Ministry*®, it provides medical, personal, travel, and security assistance services. Here are just a few of the coverage benefits you get:

- Dispatch of a doctor or other medical specialist.
- Access to legal assistance over seas.
- Emergency family travel arrangement assistance.
- Emergency medical evacuation.

For more information on *Passport to Ministry*®, check the Brotherhood Mutual Web site, [www.brotherhoodmutual.com](http://www.brotherhoodmutual.com), or call 1-800-876-4994.



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