



CISV USA

Building global friendship

INSURANCE GUIDE

This *Insurance Guide* provides important information for Chapter insurance chairs. It is intended to address the many insurance-related questions and concerns that arise each year. Please review its contents carefully.

If the answer to an insurance question cannot be found in this Guide, it should be directed to the National Office: Laura Ripberger Executive Director, CISV USA, executivedirector@cisvusa.org, Cell 513-332-2445

Let the members of your Chapter know that you are responsible for all insurancematters (travel insurance coverage for participants, liability insurance, automobile insurance, etc.) and that all their insurance questions should be directed to you.

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SECTION 1 DUTIES OF THE CHAPTER INSURANCE CHAIR

You are the “go-to” person for ALL insurance questions that arise in your Chapter. Notify your Chapter board that every insurance question should be directed to you. Your duties include the following:

Travel/Medical Insurance: (note this will be updated in March)

1. Familiarize yourself with the *Universal CISV Travel Insurance* coverage (see Section 3). Be prepared to answer any questions that may arise from your Chapter’s participants or in connection with programs hosted by your Chapter.
2. Distribute the current *Notice of Travel Insurance for All Participants*; *CISV Travel Insurance: How to Start or Make a Claim*; the *Starting a Claim* flowchart; and *N-04B CISV Travel Insurance – Crisis Management Coverage* to all participants. These documents contain contact information and instructions for emergency assistance, as well as for initiating and following up on claims. All four documents can be found at [My CISV](#) by typing the document’s title in the search box.

Liability Insurance, including Certificates of Insurance (COIs):

1. Submit a request for a Certificate of Insurance (Section 4) whenever a site is used for a program or when any Chapter function requires proof of CISV’s liability insurance.
2. Answer questions about CISV’s insurance policies, in consultation with Laura Ripberger

SECTION 3 CISV UNIVERSAL TRAVEL INSURANCE

As of the 2016 program year, all participants in CISV international programs are automatically covered by a single travel insurance policy negotiated and overseen by CISV International. This means that every CISV USA participant who participates in an International program will be covered, including those participating in USA-hosted programs. National programs, like Fortnight, are not covered and it is recommended that your own travel insurance be purchased. It also means that every incoming participant at USA-hosted programs will have the same coverage and that all claims will be handled in the same manner.

Who administers CISV Universal Travel Insurance?

The coverage is administered by Intana.

Who is covered?

Every participant at an International program (Village, Step Up, Seminar Camp, Interchange, Youth Meeting, and/or Regional Training Forums/Meetings & Global Conference).

How are my Chapter's participants enrolled in CISV Universal Travel Insurance?

Enrollment is automatic for everyone listed registered on MyCISV.

What are the dates of coverage?

Participants are covered for the entire period of their program, including travel days to and from the program site, plus up to 10 extra days of leisure travel (when in line with CISV International *Programme Basic Rules*).

Please note that both the *Programme Basic Rules* and the CISV USA *Travel Policy* prohibit leisure travel prior to or following a program for Village, Step Up, Interchange, and Youth Meeting delegations.

Most US participants have private medical insurance in addition to the CISV Universal Travel Insurance. If a participant needs medical care during a program, which policy will cover the cost?

CISV Universal Travel Insurance is “primary” insurance. This means that the policy will cover all costs for medical care during a program, up to the policy limits.

What is covered under CISV Universal Travel Insurance?

In addition to medical coverage, the policy provides coverage for irrecoverable travel costs under specific circumstances; loss or delay of baggage; hotel and food expenses not covered by airlines (in the case of major flight delays); and crisis management and emergency evacuation under specific circumstances.

What is the deductible?

There is no deductible.

How is a claim made?

The process for making a claim depends on whether the situation is an emergency or not.

Most emergencies will involve serious medical issues, although lost or stolen passports, money, or bank cards can also fall into the emergency category. In the case of an emergency, Intana should be contacted immediately. Intana will arrange the necessary assistance and liaise directly with the hospital.

For medical non-emergencies, as well as in non-emergency travel situations (delayed baggage, for instance), participants should pay costs on the spot, obtain receipts, then submit a claim for reimbursement.

For detailed instructions on claims, see *CISV Travel Insurance: How to Start or Make a Claim*, the *Starting a Claim* flowchart, and the *CISV Travel Insurance Claim Form*. All can be found at [MyCISV](#) by typing the document’s title in the search box.

Familiarize yourself now with these documents so that you will be able to provide guidance to your Chapter’s participants, parents, and staffs, should the need arise to make a claim under CISV Universal Travel Insurance.

****If you email medicalops@collinsongroup.com with your site address they will send you a list of preferred hospitals and providers near your site.

SECTION 4

CERTIFICATES OF INSURANCE

Owners and organizations providing sites for CISV USA programs and events frequently require a *Certificate of Insurance* (COI); they may also request that they be named as an “additional insured” on CISV USA’s liability insurance policy. A COI is simply evidence that CISV USA carries certain types and amounts of insurance. Being named as an additional insured entitles the named person or entity to make a claim under CISV USA’s insurance as an insured party.

Please contact the National Office to request a COI. To request a COI, include the following:

1. Date of event, site mailing address, site to be named in COI. Main contact for site and their email and phonenumber.
2. Send the request to the National Office excutedirector@cisvusa.org
3. **IMPORTANT:** If the lease agreement for the facility requires that the owner or organization be named as an “additional insured,” indicate this and email a copy of the lease agreement. Please also email any specific language including coverage amounts as well.
4. The COI will be emailed to the site contact.

SECTION 5

LIABILITY, PROPERTY, AND DIRECTORS AND OFFICERS INSURANCE

CISV USA carries commercial general liability, non-owned automobile liability, directors and officers liability, and property insurance coverage.

When answering questions about CISV USA's insurance, please keep in mind that insurance policies are complicated and contain numerous exclusions and requirements. It is very difficult to answer specific questions about whether a certain type of loss would be covered.

If you receive a question that you do not feel comfortable answering, please contact the National Office.

Liability Insurance Issues

Because of exclusions or restrictions in our liability coverage, please note the following:

- CISV participants should not use a trampoline (including during homestays).
- If you are planning an activity that involves hiring watercraft (including rafting), please contact the National Office.
- Host families who personally own and operate their own watercraft for the enjoyment of a CISV member, participant, volunteer, etc. must have primary boat liability insurance in effect and should verify this coverage with their insurance agent. Please note that our general liability policy excludes coverage for watercraft over 26 feet in length and provides only limited coverage for watercraft operation. Various exclusions apply to watercraft and the applicability of the exclusions will depend on the facts of a particular situation.

Automobile-related coverage is discussed in more detail in Section 6. See Section 8 for guidelines on specific activities that involve increased risk.

CISV Policy Concerning Smaller Claims

In order to keep premiums low, CISV USA has adopted a policy intended to minimize the submission of smaller property damage claims. This policy covers claims made by a third party (such as a site owner) for property damage or other loss suffered by the third party, and claims made by CISV USA for property damage to CISV USA's own property.

A. Claims arising out of Chapter activities

- Claims under \$1,000 — All claims under \$1,000 shall be paid by the Chapter(s) hosting the activity during which the claim arises.
- Claims between \$1,000 and \$5,000 — the first \$1,000 of the claim shall be paid by the Chapter(s) hosting the activity during which the claim arises. Amounts between \$1,000 and \$5,000 shall be shared equally by the hosting Chapter(s) and CISV USA, unless the Finance Committee of the Board of Directors elects to submit the claim to the insurance company.
- Claims over \$5,000 — the first \$5,000 of the claim shall be paid in accordance with the preceding paragraph. Amounts in excess of \$5,000 shall be paid by CISV USA, unless the Finance Committee of the Board of Directors elects to submit the claim to the insurance company.

B. Claims arising out of CISV USA activities

The Finance Committee of the Board of Directors shall determine whether claims arising out of activities hosted by CISV USA will be submitted to the insurance company or paid by CISV USA.

C. Filing of Claims

Chapters should immediately notify the National Office of any incidents that may result in a claim. The National Office will coordinate the filing of insurance claims.

Directors and Officers Insurance Coverage

CISV carries insurance for the protection of its directors and officers. Our “D&O” policy and our other liability policies cover all CISV volunteers and Chapter boards.

SECTION 6

AUTOMOBILE INSURANCE

We receive many questions about whether CISV USA carries insurance that covers the use of automobiles owned by CISV USA volunteers or rented for use in connection with a CISV USA program. While we do our best to provide accurate answers to these questions, it is very difficult to state with certainty, in advance, whether CISV USA's insurance will cover a specific incident.

CISV USA carries "non-owned automobile" liability insurance coverage. This coverage generally protects CISV USA from any claims made against CISV USA and its employees and volunteers arising out of the use of an automobile in connection with a CISV USA program. It does not operate in the same way as the automobile insurance policies that most of us carry. For example, CISV USA's insurance does not cover damage to the automobile itself (such damage would be covered under a "comprehensive" automobile insurance policy).

Below are answers to some frequently asked questions about our automobile insurance.

Why does everyone driving in connection with a CISV USA program or activity need to be 23 or older?

The age requirement is imposed by our insurance company as part of our liability insurance coverage.

Can a participant younger than 23 drive him/herself or others to a local JB activity?

The "23 or older" rule does not apply to an individual driving him/herself to a local activity or meeting; it is also acceptable in some situations for a younger driver to transport others to a local activity such as a JB meeting that ends at a reasonable time, as long as the Chapter is not involved in organizing this transportation (i.e., if the families work out transportation among themselves).

The "23 or older" rule applies (a) if the Chapter is involved in organizing carpools or transportation, or (b) if the driving is to an out-of-town event. It is not always clear when the "23 or older" rule should apply, so you must sometimes use your judgment, taking into account the length of the drive, the time the drive will occur (at night or during the day), and whether the driver is transporting other participants.

The lack of an older driver is not a sufficient reason to suspend this rule.

What restrictions are placed on drivers who are 70 years of age or older?

Any driver aged 70+ must provide to his/her Chapter a physician's statement (signed within the last 24 months) attesting to the fact that he/she has no medical condition(s) that would prevent him/her from safely operating a motor vehicle. This requirement is waived if the driver possesses a current Commercial Driver's License (CDL).

We need to rent a vehicle to transport participants. What should we do about insurance?

Please remember that our insurance company prohibits the use of any vehicle (rented or otherwise) larger than a 12 passenger van to transport CISV participants.

An individual renting a vehicle to transport participants should do so in his/her own name, and he/she must meet all of the rental company's requirements relating to age and insurance, as well as CISV USA's "23 or older," personal insurance, and good driving history requirements.

An individual renting a vehicle to transport participants should consult with his/her personal insurance carrier to determine the limits of his/her coverage for rental vehicles.

CISV USA does not carry physical damage coverage for rented vehicles, so the Collision Damage Waiver coverage offered by the rental company should be purchased.

Hired vehicles such as school buses, minibuses and/or livery services are addressed below.

What requirements must a CISV USA driver meet?

A person driving in connection with a CISV USA program or activity must meet the following requirements:

- Must be 23 or older;
- If 70 or older, must provide a physician's statement (signed within the last 24 months) attesting that he/she is in good health, with no condition(s) that would interfere with safely operating a motor vehicle (This requirement is waived if the individual possesses a current CDL).
- Must have a valid driver's license
- Must provide to the Chapter proof of liability insurance with a minimum of \$100,000 each accident bodily injury and property damage coverage; you will need a copy of the policy page listing the coverage amounts, as an insurance card alone is not sufficient (NOTE: our minimum amounts exceed the minimums required in some states);
- Must provide a copy of his/her Motor Vehicle Record (MVR) check showing that there are no serious infractions (i.e. DUIs, reckless driving) and not more than two minor infractions (i.e. speeding). Excessive speeding (going 15 mph or more than the posted limit) is considered a serious infraction. If you have any questions about a driving record, please contact the National Office.

How often must drivers submit their MVR checks and proof of insurance?

- MVR checks are valid for one year; proof of insurance must be obtained every six months.
- CISV USA's liability coverage carrier requires that every Chapter submit a *Proof of Insurance & Motor Vehicle Records Check Log* annually, on May

15th. Submission of the log is a mandate imposed by the carrier in order to continue providing our coverage.

- Submission of the log is the responsibility of the Chapter risk manager and/or insurance chair.

One of our staff members had an accident while driving her car on an errand during a Village. Can she submit a claim on CISV USA's insurance?

No. CISV USA's insurance will not cover physical damage to her car or any medical claims. She must submit these claims to her own insurance company. If a liability claim arises regarding property damage or injury to any other party involved, please contact the National Office.

We are renting a school bus to transport Village participants on an excursion. Does CISV USA have insurance coverage for this?

No. In this situation, you are hiring an outside company or individual to provide transportation services, including a driver for the bus (a CISV USA volunteer should never drive anything larger than a 12 passenger van). We require that the company renting the school bus provide insurance for our benefit.

When hiring someone to transport CISV USA participants, members, or staff it is imperative to:

- Have a written contract between CISV USA and the outside company/individual
- Require CISV USA to be listed as an additional insured on the outside company's/individual's liability insurance and motor vehicle liability insurance policies
- Require the outside company/individual to provide a Certificate of Insurance from its insurance company which provides 30 days' notice of cancellation to CISV USA. The Certificate of Insurance will provide their insurer's name, policy number, policy term, coverages, and limits of insurance, and must list CISV USA as an additional insured. A copy of the Certificate of Insurance should be forwarded to the National Office for review.

SECTION 7 SEXUAL ABUSE PREVENTION POLICY AND BACKGROUND CHECKS

CISV USA has adopted a Sexual Abuse Prevention Policy; a copy of the policy can be found at [CISV Central](#) under *Documents*. The policy requires that background checks be performed for the following:

- Leaders
- Staff (NOTE: Village, Step Up, Seminar Camp, and Youth Meeting, are required to have hard copies of staff background checks on file and to produce them for review by program site evaluators.)
- JB Advisors
- Interchange host parents (and other adults age 18+ in the household)
- Homestay host parents (and other adults age 18+ in the household)
- All other volunteers who have contact with youth (this includes volunteers at programs hosted by your Chapter, mini-camps, and JB events)

The background check is valid for two years. (NOTE: driving record checks are valid for only one year.)

The Sexual Abuse Prevention Policy requires that each of the persons listed above sign the *Sexual Abuse Prevention Policy Signature Page*, acknowledging that he/she has read the policy and agrees to abide by it. The *Sexual Abuse Prevention Policy Signature Page* can be found under *Forms* at [CISV Central](#).

The Sexual Abuse Prevention Policy also requires that every person in any of the roles listed above, plus Junior Counselors and other youth in leadership positions, complete the *Sexual Abuse Prevention Policy Questionnaire* found under *Forms* at [CISV Central](#) annually.

SECTION 8 SPECIAL ACTIVITIES AND RISK MANAGEMENT

You may be asked whether certain activities are “covered” by CISV’s insurance. CISV’s insurance does not cover any specific activities; it simply protects CISV USA if a person who is injured or whose property is damaged makes a claim against CISV. (See Section 5 for more information about our liability insurance coverage.) However, there are certain activities that are expressly prohibited or restricted by our liability or travel insurance policies.

Insurance Restrictions

- CISV participants should not use Trampolines, bounce houses, rebounding equipment, inflatable amusement or sports devices, moon walks, or inflatable wrestling or combatant suits. (including during homestays).
- CISV participants, leaders, and staff should not handle or use fireworks.
- If you are planning an activity that involves hiring watercraft (including rafting), please contact the National Office.
- Host families who personally own and operate their own watercraft for the enjoyment of a CISV member, participant, volunteer, etc. must have primary boat liability insurance in effect and should verify this coverage with their insurance agent. Please note that our general liability policy excludes coverage for watercraft over 26 feet in length and provides only limited coverage for watercraft operation. Various exclusions apply to watercraft and the applicability of the exclusions will depend on the facts of a particular situation. If you have any questions, please contact the National Office.
- Our travel insurance policy does not cover injuries arising from motorcycle riding, scuba diving, skiing, mountain climbing, sky diving, hang gliding, paragliding, professional or amateur racing, or piloting an aircraft.

Risk Management Restrictions

In addition to the activities that are prohibited or restricted by our insurance policies, you should follow these guidelines in connection with other activities that pose a higher level of risk to participants (for example, whitewater rafting):

- Activities should be appropriate for the ages and physical capabilities of all participants.
- Use reputable commercial operators.
- Be aware that assessments of swimming ability on CISV forms are highly subjective. Swimming ability should always be carefully assessed on site. Special care should be taken with any water-based activities. When a lifeguard is not on site the participants must be supervised with a 1:4 ratio.

- If the commercial operator of a facility requires that a release form be signed, a parent or legal guardian (not the leader or host family parent) must sign, after being provided with sufficient information about the activity to make an informed decision about his/her child's participation. This requires that information be provided to the parent/guardian sufficiently in advance of the program to allow for translation (if necessary) and answering of any questions about the activity.
- Please keep in mind that while some people enjoy physically challenging or thrilling activities, others do not, and the selection of such activities as group activities or during homestays can result in feelings of discomfort, exclusion, or pressure to participate.
- Limited English language ability can make it difficult to understand instructions. Arrangements must be made to provide adequate translation of any instructions issued during the activity.

When you are the risk manager or insurance chair, it is your responsibility to say "No" to proposed activities if they expose participants and CISV USA to unnecessary risk. Please contact the National Office if you have any questions about any proposed activity.

