

Several Key Points

Permission, Release and Medical Power of Attorney: The Archdiocese of Cincinnati requires that each person attending under the age of 18 complete an approved permission/release/medical form. A sample form is available at <http://www.catholiccincinnati.org/ministries-offices/youth-ministry/legal/permission-and-release-form/>. In addition, you will want to require all adults to complete the medical release portion. (See Appendix D)

Decree on Child Protection: It is the policy of the Archdiocese of Cincinnati that all adults who would be a part of a mission trip or immersion experience must attend the Decree on Child Protection Training and be fingerprinted in accordance with the norms of the *Decree on Child Protection* prior to participating. Fingerprinting information can be found at www.catholiccincinnati.org. Every parish should have a person designated to provide the *Decree on Child Protection* training.

Safety of Location: It is important to plan for the safety and security of the participants both from a liability standpoint as well as to be able to ease the fears that many parents have regarding sending their child to these destinations. Things to consider are: Can I safely take the group outside at night? Is the facility secure? Do I need to hire security on site? What is the proximity to medical services? What medical services will be available?

International Trips: There are many programs that take groups outside of the country. In these instances there are other concerns that must be addressed. Questions that you need to ask are: Are there any U.S. State Department warnings or concerns in the country to which I will be going? Please see the website at <http://travel.state.gov> and click on “alerts and warnings” for up-to-date information. Is there a leader or missionary on site who knows the terrain and language in this country? Is there a missionary returned from this country who can provide information? What are the State Department recommendations regarding safety, diseases, inoculations (go to www.cdc.gov/travel)? (Please see the Health Issues section below.)

Safety of Sites: It is not unusual that immersion experiences and mission trips involve some element of repair or construction. At all times it is important to be aware of your surroundings and be attentive to safety. Things to consider regarding your work site are these: Is the site clear of hazards? Are there people who are knowledgeable about the tools and methods available to provide direction?

Insurance: The Archdiocese of Cincinnati maintains a Self-Insurance Program that provides liability coverage for the Archbishop and his agents. This liability coverage applies to all activities of the Archbishop and his agents while they are engaged in activities that support the ministry of the Archdiocese of Cincinnati. This liability coverage does not extend to anyone else. The members of a group participating in immersion experiences are not covered by the Archdiocese of Cincinnati for any liability that accrues to them because of their behavior, accidental or deliberate. There is no insurance on the life and/or health of anyone on an immersion trip.

Negligence: The critical issue in determining liability in the legal system is the concept of negligence. Negligence is the “failure to exercise the care toward others which a reasonable or prudent person would do in the circumstances or taking action which such a reasonable person would not” (Law.com Dictionary). In the simplest terms, one must ask oneself, “Have I used common sense and prudence in my actions?” Examples of potential negligence would be: allowing youth to get in harm’s way in certain kinds of construction (roofing, or using *heavy duty* power tools with no training, eye protection, etc.); not providing for proper hydration thus resulting in heat exhaustion; not insisting on getting proper rest and sleep, lack of proper supervision; not providing pre-trip guidance on gender specific customs appropriate in the location you will visit. Care and discretion should be used in deciding what is appropriate.

Drivers: The use of commercial carriers both within and outside the continental United States can save drivers from being exposed to extraordinary personal liability. However, if a group member provides transportation for other members of the group, that person must be 21 years of age, have a valid driver’s license and insurance coverage. Trip leaders must obtain a copy of the driver’s license and proof of insurance from each driver. Drivers must carry full coverage on their vehicles. If an accident occurs, the driver’s insurance, not the Archdiocese, covers the loss. It is recommended that drivers transporting youth for the Church maintain liability coverage in the amount of one million dollars. This coverage could simply be added for the duration of the immersion experience or mission trip.

The Archdiocesan Self-Insurance program does not cover any accidental damage to a vehicle being used for an immersion trip. If during a trip an accident occurs that causes injury to the driver or other members of the group, the liability insurance on the owner/driver's automobile is primary (pays the first dollar.)

Health Issues: Whether you're visiting a low-income location in the U.S. or overseas, please check with your health care provider or local travel clinic prior to travel if you have specific questions or concerns. For additional travel information specific to your destination, please check the web-site of the U.S. Public Health Service Centers for Disease Control and Prevention prior to your trip at www.cdc.gov. Also, it is advisable to check with health insurance carriers to determine if you and participants are covered when out of the USA. Locally, a resource for vaccines is Passport Health USA. There are locations around the tri-state area. <https://www.passporthealthusa.com/>

Insurance

For trips outside of the Archdiocese, both domestic travel and foreign, trip and travel insurance should be purchased. This insurance offers peace of mind and accidental coverage. For foreign trip travel, there is an option which helps coordinate evacuations and other necessary services should a medical emergency arise. There are group rates tied to the number of participants and online registration/and payment must be completed by the trip leader prior to departure. Please go to <https://www.travelwithgallagher.com/>

Transportation

- Commercial carrier or contracted transportation is the most desirable method to be used for field trips and, whenever possible, this mode of transportation is to be provided. The use of private vehicles is discouraged and is to be avoided if at all possible. If commercial carriers are used (example airlines, trains, Greyhound buses) no further information is required. Contracted carriers are required to provide proof of insurance with minimum liability of \$1,000,000 and an indemnification clause. It is also required that the contracted carrier provide a "Certificate of Insurance" naming the Archdiocese, the Parish/School as additional insureds.
- If a vehicle is leased, rented, borrowed to transport participants to and from the event, appropriate insurance it to be obtained. Coverage must be purchased through the rental company. The driver's personal insurance would be primary. Archdiocesan insurance would be last layer of liability coverage.
 - The driver must be 21 year of age or older or if renting, age 25 or older.
 - The driver must have a valid, non-probationary driver license and no physical disability that could in any way impair his/her ability to drive the vehicle safely.
 - The vehicle must have a current and valid registration and valid and current license plate.
 - The vehicle must be insured for the following minimum limits: \$100,000 per person, \$300,000 per accident Bodily Injury Liability and \$100,000 per accident Property Damage Liability or \$300,000 combined single limit Bodily Injury and Property Damage Liability.
 - Each driver and/or chaperone is to be given a copy of the approved itinerary including route(s) to be followed and summary of his/her responsibilities.
 - For non-contracted transportation:
 - Daily maximum miles driven are not to exceed 500 miles per vehicle.
 - Maximum number of consecutive miles driven it not to exceed 250 miles per driver without a at least a 30 minute break.