



**Florida Conference of Seventh-day Adventists**  
**Florida Conference Brigade, Medical Cadet Corps**  
351 S State Rd 434, Altamonte Springs, FL 32714



# Insurance and Safety Policy

14 January 2020

## Document Objective

The objective of this document is to help leaders plan for safe Medical Cadet Corps (MCC) operations. MCC leaders and all other staff are responsible to maintain a consistently safe environment for all MCC activities and properties. Safety should be the number one priority. This guide provides a framework describing the type of activities covered by the church insurance and safety documents.

## The Safety Officer

The Unit's Safety Officer sets the standard for safe operations in the Unit and adhered to by all cadets participating. If a Unit does not have an appointed Safety Officer, the Unit's Commanding Officer (CO) or the mission's Incident Commander assumes this role/responsibility (per ICS Organizational Structure).

However, EVERY MEMBER is responsible to look out for the safety and welfare of themselves and their fellow Unit members.

## Risk Management Practices

The [Adventist Risk Management](https://www.adventist.org/beliefs/documents/church-manual) policies provide protection for Medical Cadet Corps members provided we are compliant with the terms of their policies. Consideration should be made of all activities where there is an element of definite risk. Activities shall conform to the Christian standards of the Seventh-day Adventist Church. (Refer to the Church Manual - <https://www.adventist.org/beliefs/documents/church-manual>)

Please contact a Florida Conference Adventist Risk Management Representative at the Conference's Risk Management Department, as follows below.

Rhonda Harper: [Rhonda.Harper@floridaconference.com](mailto:Rhonda.Harper@floridaconference.com) 407-644-5000 x2230  
Patty Hoffecker: [Patty.Hoffecker@floridaconference.com](mailto:Patty.Hoffecker@floridaconference.com) 407-644-5000

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

### **Medical Coverage (Excess Insurance Policy)**

Each MCC Unit has coverage for excess medical expenses that might occur to a cadet while participating in an authorized and Board Approved MCC event within the United States. This event can be either at the church or away from the premises. This coverage provides up to \$10,000 per occurrence on an excess basis. This insurance is free to any recognized and qualified Florida Conference MCC unit, as this insurance has already been paid for by the Conference. A claim form should be completed as soon as possible after the injury occurs, and filed with the Conference's Risk Management Department.

1. High-Risk Activities are **not covered under the excess accident insurance policy**, including:
  - a. Use of trampoline or any other device to propel the body such as springboards, teeterboards, mini-tramps, bungee jumping.
  - b. Rock-climbing, Rappelling, Climbing Walls, Rope Courses.
  - c. Skateboarding, Roller Skating, Rollerblading.
  - d. Tree climbing
  - e. Fireworks
  - f. Firearms
  - g. Parasailing
  - h. Games known to have significant level of danger (such as Tackle Football)
  
2. Vehicles / Transportation - **NOT ALLOWED**
  - a. Private/Leased aircraft
  - b. Motorcycles
  - c. All-Terrain Vehicles (ATVs), dirt bikes.
  - d. Use of 15-passenger vans, and some 12-passenger vans

### **High Risk Event Coverage**

If a Unit desires to participate in a higher risk event, such as a ropes course or rock climbing, a special and separate insurance rider or an additional policy may be available for purchase before the event through [adventistrisk.org](http://adventistrisk.org). Please contact the Conference's Risk Management Department.

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## Out-of-State / International Excursions

If a Unit decides to participate in any out-of-state or international excursions, including but not limiting to mission trips, please contact the Conference's Risk Management Department for information on insurance that is available or required.

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## Transportation Insurance

- The Pre-Trip Inspection Form should be used before each trip to ensure the vehicles are in safe operating condition before use.
- Drivers should complete a Driver Questionnaire form and have an acceptable driving record. **Drivers must be at least 18 years of age (21 if transporting other cadets)**. Must have a valid driver's license and a good driving record (not more than two traffic citations and no at-fault accidents while driving any vehicle). All drivers should be approved in advance of the activity by the Unit's CO and/or Safety Officer.
- The number of riders shall not exceed the vehicle's seating capacity and seatbelts must be worn.
- Personal vehicles used for transportation of personnel and supplies shall show proof of insurance which is current and is insured with a minimum of \$100,000-\$300,000, liability and Medical/Personal injury protection cannot be less than \$10,000. If an accident occurs with a personal vehicle, the owner's insurance would be responsible for the liability.
- Denominationally owned vehicles must be insured through the Florida Conference's blanket policy written through Adventist Risk Management. This provides the mandatory liability limit of \$3,000,000, along with several optional coverages available. However, 15-passenger vans and 12-passenger vans with a wheelbase of more than 135 inches are still prohibited for use, even if denominationally owned.
- If renting a vehicle to transport cadets, **additional insurance** should be purchased for the rental period. Arrangements must be made in advance through the Conference's Risk Management Department at the Florida Conference. All rented vehicles must have a minimum of \$3,000,000 liability on them. Fifteen passenger vans are prohibited. A 12 passenger van can be rented ONLY if the wheelbase length is less than 135 inches.

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- **PROHIBITED:**

- 15-passenger vans CANNOT be used, borrowed, owned, or leased. 15 passenger vans with the backseat taken out to become a 12 seater are still not allowed. 12-passenger vans with a wheelbase of more than 135 inches are also prohibited.
- Open trucks, trailers, and moving vans shall not be used for transporting cadets or staff.

### **General Liability Insurance**

The Medical Cadet Corps are covered under the Florida Conference's General Liability Insurance Policy when the MCC church sponsored units are recognized with the Florida Pathfinder/Adventurer Department. This coverage provides \$1,000,000 of coverage for bodily injury, property damage, or personal injury to a third party for which our entities may be held legally liable.

Often when leasing or renting a non-denominational facility, the contract requires that we provide a "Certificate of General Liability Insurance", which proves we have insurance. There is no charge for the certificate; however, you must request the certificate from the Conference's Risk Management Department at least two weeks ahead of time to allow time for processing your request.

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### **Risk Determinants and Safety Procedures**

The following factors shall determine the level of risk:

- Instructor's qualifications and past experiences
- Type of activity
- Number of participants in the class or activity
- Location of the activity
- Quality of the equipment being used
- Allotted time for the activity

## Activities

1. An adequate [First Aid Kit](#) shall be available at all times.
2. Campsites and other activity areas should be thoroughly inspected with the following in mind and appropriate actions taken:
  - a. Fire danger
  - b. Flash floods
  - c. Landslides
  - d. Dead trees (limbs, etc.)
  - e. Rocks
  - f. Sanitation
  - g. Night-time security
  - h. Temperature conditions
  - i. Wildlife threats
3. Fire Building
  - a. Designated areas for fire building shall be marked.
  - b. A fire shall be built at least 12 feet away from tents and/or combustible materials.
  - c. Fires shall serve a specific purpose.
  - d. Fires should be built only under the close supervision of qualified staff.
  - e. Wood chopping and Power saws shall be performed only by adults or qualified staff.
  - f. A #5 ABC fire extinguisher shall be maintained at each campsite.
4. Sanitation
  - a. Proper food storage procedures shall be strictly adhered to.
  - b. The source of freshwater shall be checked thoroughly to ensure it is potable.
  - c. Food handling and preparation shall be conducted with appropriate consideration for public health concerns.
5. Gas Stoves
  - a. Only qualified staff should operate the equipment.
  - b. Stove fuel shall be stored away from heat and flames.
  - c. Combustible items should not be stored in tents.

## Background Screening

[Adventist Screening Verification](#) (ASV) is the mandatory background-screening program for all Medical Cadets (ages 18 and up). All Medical Cadet Corps Units are required to participate by having all volunteers complete the online training and pass the background screening before volunteers can participate. Volunteers need to recertify every 3 (three) years.

## **Annual Inspections**

1. Meeting premises
  - a. The Unit Commanding Officer (CO) or safety officer should conduct an annual inspection for the physical conditions of the MCC meeting premises.
  - b. Deficiencies noted should be reported to the church liaison of the local church board hosting the MCC Unit.
  - c. The Unit CO or safety officer shall notify the chain of command if corrective action does not ensure a safe area for the cadets.
2. Unit Owned Properties should be inspected periodically to insure they are properly maintained and safe to operate.
3. Personal Owned Properties – Each cadet should maintain their own Deployment or “Go” Bag/Kit as described in the [Florida Conference MCC Field Deployment & Uniform Manual](#). An inspection of the personal equipment should be on an annual basis.

## **Risk Management Audit and Education**

1. All cadets should follow all Risk Management practices during all MCC related activities.
2. Annually, the Unit leaders are to review with their members the vital importance of risk management. These could include:
  - a. Guest speaker
  - b. Safety film
  - c. Staff member presenting a safety talk
  - d. Fire drills
3. Methods of education about Risk Management may include:
  - a. Letters to the organization
  - b. Special meetings

## **Losses / Injuries**

### *1. Emergency Procedures*

Each Unit should have emergency procedures in place for the following scenarios:

- d. Sudden Illness
- e. Bomb threat
- f. Injuries
- g. Civil unrest
- h. Fire
- i. Inclement weather
- j. Flood
- k. Active shooter
- l. Theft
- m. Unaccounted member (missing/unknown location when should be present)

### *2. Loss Procedures*

When losses occur, be courteous and show concern, but also at no time make a statement of admission of responsibility or liability.

### *3. Reporting Injuries*

Report any incident with potential for present or future personal injury, local property damage, or liability within **24 hours to the Florida Conference Brigade and Risk Management** Department or the first business day following the weekend. For injuries, the MCC Commanding Officer (CO) or Team Leader working at the event as well as any first hand witnesses should turn in a completed Witness Statement/Accident Report Form (Appendix E.)

### *4. Reflection of Previous Events*

The Unit Commanding Officer (CO) and the Conference Brigade Staff shall review all injuries periodically to determine corrective actions to take to mitigate future occurrences.

## Obtaining Compliance

To ensure that every MCC Unit is qualified for all insurance benefits, it is important that the Unit's CO coordinates with the Local Church Board's approved liaison to complete the following steps:

1. Obtain a Certificate of Sponsorship
  - a. Submit to the Local Church Board the agenda item to approve the sponsorship of an MCC Unit
  - b. Submit to the Florida Conference Brigade evidence of the Local Church Board's approval of sponsorship by emailing [flconf.mcc.brig@gmail.com](mailto:flconf.mcc.brig@gmail.com).
  - c. The Certificate of Sponsorship will be valid unless one of the following conditions is met
    - i. The Local Church Board removes the approval of sponsorship for an MCC Unit
    - ii. The Florida Conference removes the approval of sponsorship for an MCC Unit
  
2. Obtain a Certificate of Operations
  - a. Develop a Unit calendar
  - b. Submit the Unit calendar to the Local Church Board for Approval
  - c. Pending Church Board approval, notify the Florida Conference Brigade and submit the Unit's calendar by emailing [flconf.mcc.brig@gmail.com](mailto:flconf.mcc.brig@gmail.com).
  - d. The Certificate of Operations will be valid until the first of the two end conditions arrive
    - i. The end of the current MCC year
    - ii. The last date defined within the Unit's calendar is reached
  
3. Other Forms Completed
  - a. The Fire Safety Drill Form should be completed annually at least and posted.
  - b. Driver Questionnaire Form(s) should be collected annually and kept in a secure location.
  - c. Before traveling, the Pre-Trip Inspection Form should be used and all members should be logged with the MCC's ICS 201 Form for Mission Deployment.
  - d. If anticipated excursions necessitate additional insurance, contact with the Florida Conference's Risk Management Department must be made at least 2 weeks in advance.

The Florida Conference's Risk Management Department contact information:

Rhonda Harper:	<a href="mailto:Rhonda.Harper@floridaconference.com">Rhonda.Harper@floridaconference.com</a>	407-644-5000 x2230
Patty Hoffecker:	<a href="mailto:Patty.Hoffecker@floridaconference.com">Patty.Hoffecker@floridaconference.com</a>	407-644-5000

## **IN CASE OF A FIRE**

1. **Get away!**
2. **Yell for help!**
3. **STOP-DROP-ROLL—If you or someone’s clothes catch on fire, roll on the ground to smother flames. DO NOT RUN!**
4. **Help extinguish fire** by smothering it with appropriate method-such as: fire extinguisher for kitchen fire, blankets, shovel, buckets of water or sand for ground fire.
5. **Follow directions** of person in charge. (Call 9 – 1 – 1 when directed)

## **CLASSES OF FIRE/FIRE EXTINGUISHERS**

Class A = Ordinary combustibles      e.g., wood, cloth, paper, only

Class B = Flammable liquids            e.g., gas, oil, oil based paints

Class C = Energized electric            e.g., circuit breakers, fuse boxes, appliances

**Class ABC** – fire extinguishers will extinguish all of the above.

**Extinguishers containing water are UNSUITABLE for grease or electrical fires!**

### **How to Use a Fire extinguisher PASS!**

**P** – Pull Pin

**A** – Aim hose at the base of the fire

**S** – Squeeze handle

**S** – Sweep from side to side

## **FIRE EXTINGUISHER REQUIREMENT**

While camping, it is recommended that no Cadet use more than or less than a 5 lbs. capacity extinguisher. The extinguisher must be inspected and tagged annually by a certified/licensed fire extinguisher inspector. It is also recommended that each Unit have their fire extinguishers inspected at the same time their church has their annual inspection. Each unit must have an ABC (multi-purpose Fire Extinguisher).

## **FIRE SAFETY DRILL FORM**

Date of Drill:

Unit’s Commanding Officer:

# DRIVER QUESTIONNAIRE FORM

**Instructions:** ALL Adults providing transportation (own personal vehicle) to minors other than their own children MUST complete, sign and return this form to their Liaison or CO. This form will be reviewed by your staff in order to determine/confirm eligibility as a Driver for any/all MCC sponsored events/outings.

## **SECTION A**

Driver's Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Do you have a current Adventist Screening Verification (ASV) Background Check? YES or NO

Date ASV Completed \_\_\_\_\_ Are you at least 21 years of age? YES or NO

Do you have valid Driver's License? YES or NO Driver's License Expiration Date \_\_\_\_\_

Driver's License Number \_\_\_\_\_ State \_\_\_\_\_

Insurance Carrier's Name \_\_\_\_\_ Expiration Date \_\_\_\_\_

Do you have current car insurance that meets or exceeds the REQUIRED minimum levels to be a Driver?

\$100,000/300,000 - Limit of Liability YES or NO

\$10,000 - Medical / PIP Limit - Personal Injury Protection YES or NO

***ALL OF THE ABOVE BOXES MUST BE CHECKED "Yes" to qualify as a Driver.***

***If ALL of the ABOVE BOXES are checked "Yes" then please proceed to SECTION B:***

## **SECTION B**

Driver, have you been involved in any at-fault accidents within the last three years? YES or NO

If yes, please explain: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Driver – Have you been cited for any moving violations within the last 3 years? Yes No

If yes, please explain: \_\_\_\_\_

\_\_\_\_\_

By signing, I acknowledge that all the information I have provided is accurate and true.

By signing, I agree to immediately notify CO/Safety Officer if there are any changes to the information above.

By signing, I understand that should I be involved in an accident while driving for the MCC, my personal insurance will be primary.

By signing, I agree not to carry more passengers than the official load capacity for my vehicle and ensure that all vehicle occupants will be required to wear seat belts (no double belting allowed).

By signing, I agree that at NO time will I drive a 15-passenger van or a 12 passenger van with a wheel base of more than 135 inches.

Driver's Signature \_\_\_\_\_ Date \_\_\_\_\_

Driver's Name (Print): \_\_\_\_\_ SIGNATURE REQUIRED

# INSTRUCTIONS

## DRIVER QUESTIONNAIRE FORM

FOR THE COMMANDING OFFICER / SAFETY OFFICER / LIAISON

### **SECTION A**

It requires ALL “Yes” Boxes to be checked (circled) to qualify as a Driver.

Remember to verify every Driver’s Driver License and Insurance Policy to ensure that the information they provided on their form matches the actual documents you are looking at. You do NOT need to make a copy of it.

### **SECTION B**

If the Driver checks (circles) “Yes” you must talk with them and then decide, with your unit staff, if you will allow them to be a Driver for the MCC.

You **MUST** keep the DRIVER QUESTIONNAIRE FORM for your unit’s records.

**Please note**, to fill out the DRIVER QUESTIONNAIRE CHECK LIST, you only need to enter each Driver’s name after you have VERIFIED that the Driver:

- Is 21 or older
- Has a current/valid Driver’s License
- Is cleared through Adventist Screening Verification
- Meets the required Insurance minimums

**Reminder: These forms are to be kept at the Local Unit ONLY.**

## PRE-TRIP INSPECTION FORM

Commanding Officer / Safety Officer / Liaison / Driver must check every box if true and every box must be checked before traveling.

### **Minor's Safety (if attending)**

	I have accurate / current medical consent forms and permission slips for each child attending and a copy in each vehicle that the kids will be transported. (Child/minor = anyone under 18 years of age)
	I have verified the Adventist Screening Verification eligibility status for every adult (18+) that is traveling with minors.

### **Driver Requirements**

	I have confirmed that every Driver has completed the Volunteer Driver Form.
	I have confirmed that every driver is at least 21 years of age and has a valid driver's license.
	I have confirmed each driver has NO at-fault accidents and no more than 2 citations within the last three years.
	I have verified the Adventist Screening Verification (ASV) eligibility status for every adult (18+) driving kids (personal, rented, or denomination-owned vehicle).

### **Vehicle Requirements**

	I have confirmed that there is a working seatbelt for every person in the vehicle.
	I have inspected the vehicle before use to make sure everything is in working order, and the tires are in good condition and properly inflated.
	I have confirmed that there are no 15-passenger vans or 12-passenger vans with a wheel base of more than 135 inches being used, at any time, for our trip. This includes personal, rented, and denomination-owned vans.
	I have sufficient drivers for the number of vehicles needed to transport/supervise the number of individuals going on the trip.
	<u>Personal Vehicles:</u> I have confirmed that every driver using their personal vehicle is insured with \$100,000/300,000 minimum liability coverage for their vehicle/passengers. The drivers have been informed that should there be an accident, their personal insurance is primary.
	<u>Rental Vehicles:</u> I have purchased liability insurance for a minimum limit of 3 million dollars for the rented vehicle offered by the rental company. OR I have submitted a request to the FL Conference Risk Management Office to purchase an auto insurance binder for the rented vehicle, to make sure the vehicle is properly insured; this form must be submitted at least THREE (3) working days in advance of the planned departure for the trip. I understand the church will receive a bill for the insurance binder. Remember, the Conference Office is CLOSED on Fridays.
	<u>Denominationally-owned Vehicles:</u> I have a copy of the insurance of the vehicle that the vehicle is insured through the Florida Conference's blanket policy written through Adventist Risk Management which includes the mandatory liability limit of \$3,000,000
	We have prayed for God's blessing with the group before leaving.

## TO INSURE A RENTAL – TO REQUEST INSURANCE

Fax to Patty Hoffecker or Rhonda Harper, Florida Conference of SDA

Fax: 407-618-0277

Patty.hoffecker@floridaconference.com

**One form for each vehicle: PLEASE PRINT**

This information needs to be gathered from the rental car company office at the time of the pick-up and faxed prior to leaving on trip.

NAME OF DRIVER: \_\_\_\_\_

NAME OF MINISTRY: \_\_\_\_\_

NAME OF CHURCH/SCHOOL: \_\_\_\_\_

VIN NUMBER: \_\_\_\_\_

MAKE OF VEHICLE: \_\_\_\_\_

MODEL OF VEHICLE: \_\_\_\_\_

YEAR OF VEHICLE: \_\_\_\_\_

MILEAGE OF VEHICLE: \_\_\_\_\_

REASON FOR RENTAL: \_\_\_\_\_

NAME OF EVENT: \_\_\_\_\_

LOCATION: \_\_\_\_\_

DATES: \_\_\_\_\_

NUMBER OF PASSENGERS VEHICLE DESIGNED FOR: \_\_\_\_\_

**15 PASSENGER VANS (AND SOME 12 PASSANGER VANS)**

**CANNOT BE USED OR RENTED**

