

## **FACTS**

### **GCC Liability and Accident Insurance as they relate to Pathfinders.**

1. Our insurance is **not** intended to cover everything in every instance. The Conference and Pathfinder Leaders cannot promise any coverage, the insurance company decides that.
2. Our Accident insurance is designed to be secondary coverage, after family insurance is used. The exception is in the case of gross negligence on the part of the Conference or a Pathfinder Leader.
3. Our Accident insurance has a \$10,000 maximum benefit.
4. Currently there is no charge to the Pathfinder Club for Liability and Accident Insurance.
5. Providing excellent supervision is the best way to prevent accidents.
6. Timely filing of an incident report and claim form reduces the cost of a claim.
7. Travel accident insurance must be purchased from [www.adventistrisk.org](http://www.adventistrisk.org) for International Camporees.
8. Personal vehicles used for Pathfinders activities must have the minimum insurance required by the state the owner resides in, and it's recommended that they have at least \$100,000/\$300,000 in liability and \$5,000 in medical. Personal vehicle insurance is primary.
9. The vehicle driven must have a seatbelt for each passenger and the driver must insure that each passenger is wearing one.
9. Volunteer Drivers must be screened using the Driver Questionnaire form (found at GCC Manual Online at the home page of [pathfinders.gccsda.com](http://pathfinders.gccsda.com)) and be approved by the Pathfinder Director or Church board.
10. 15 passenger vans may not be used for transportation.
10. Volunteers working with children are required to complete the Shield the Vulnerable screening and training.
11. Pathfinders must have a completed Health and Medical Record and parent release form on file. This record must be taken to all activities where the parent is not present.
12. Certain activities are prohibited because of the increase risk of injury. These items are listed on the Conference web site and is also posted at GCC Manual Online at the home screen of [pathfinders.gccsda.com](http://pathfinders.gccsda.com)

**IF you have questions regarding any of these issues, you may contact Rick Claus at the conference office: [rclaus@gccsda.com](mailto:rclaus@gccsda.com)**