Liability Insurance

**What is liability insurance and why is it important?**
 We realize that information about liability insurance may not be your greatest priority. For that reason, we have made every effort to make the liability insurance process as smooth as possible for you so that you can focus on reaching international students.
 Liability insurance simply refers to insurance that protects International Students, Inc. in the event of certain risks including injury or property damage claims and/or lawsuits.
 Our ministry-minded insurance broker provides coverage with insurance companies that understand our operations and how we do ministry. This has allowed us to provide our field team with a streamlined process for insurance related matters.

​Following is a list of Q&As to help you navigate this important process:

**I.    What types of “covered” activities can I do with international students?**

1. Our liability insurance has an expanded list of covered student activities including routine events (ICFs, Bible studies, etc.) as well as camping, hiking, ice fishing, and many more.
2. Please download the[ISI Activities List](http://www.isiministryoperations.org/uploads/1/7/1/2/17127512/isi_activities.pdf) to confirm your activity is covered. If you are unsure about coverage for your activity, please contact the ISI Home Office in advance. (Also, please note that some covered activities require that you notify the ISI Home Office in advance.)
3. Keep in mind that signatures and Home Office notifications are only needed for certain trips, retreats, sporting activities, etc. or activities with a risk of injury. No signatures are needed for your weekly or routine gatherings for study or fellowship at your home, church, school, etc.

**II.    What happens if a student gets injured during an ISI event?**

1. If a student or volunteer is injured, please seek immediate medical attention.
2. Notify the ISI Home Office as soon as possible for the necessary forms and procedures to file a claim with the appropriate insurance carrier.
3. Our liability insurance provides “primary” liability coverage for events held in your home or a volunteer’s home. Primary means that our policy will cover any damages and/or claims (within limits) for bodily injury first—before your homeowner’s insurance policy.
4. We also have limited coverage for injuries to students or volunteers during official International Students, Inc. events (at retreats, sporting activities, etc.). Note: that this limited coverage is “secondary” and the student’s or volunteer’s personal medical insurance policy will need to cover medical expenses first. Our policy would cover costs that the student’s or volunteer’s policy does not (up to a predetermined limited amount).

**III.    My church or event center is requesting proof of insurance. What do I do?**

1. Please contact the ISI Home Office with details about your event (type, dates, etc.) so that we can request a certificate of insurance for your event.
2. Note: If your event requires a contract, please note that all contracts must be approved and signed by the ISI Home Office.

**IV.    Need to rent a car for an ISI event?**

1. While our insurance is “primary” on hired auto (car/van rentals), we highly recommend that you purchase the additional insurance provided by the rental car company.
2. Rental car contracts usually have hidden costs added in, and you could be held responsible for costs above ISI’s insurance coverage and limits. Further, the claims process in the event of an accident or damage involving a rental car can be burdensome, often taking many hours and months to resolve.

**V.    Is insurance coverage for childcare available?**

1. Childcare insurance coverage is provided with some limitations. Please read the [Guide for Ministry Workers](http://www.isiministryoperations.org/uploads/1/7/1/2/17127512/guidelinesforministryworkers.pdf) provided by Brotherhood Mutual for additional details.
2. In general terms:

         i.   If childcare is provided by ISI, you must have two workers above the age of 18 for any childcare provided at your event.
         ii.  Background checks must be performed for anyone working with minors. Contact the ISI Home Office for instructions.
         iii.  If you are using childcare from a church or organization, check their policies carefully to confirm that background checks were performed on
              anyone working with minors.
         iv.  We encourage you to utilize childcare workers known by you personally, other staff, or a volunteer. Check references as needed.

**VI.    Do I need to ask students to fill out any forms to participate in ISI activities?**

1. Our insurance policies require that we obtain a signed Release of Liability Form for all activities that may involve a “risk of injury.”
	1. “Risk of injury” activities may include certain trips, retreats, sporting activities, etc. In general, no signatures are needed for students participating in your weekly or routine gatherings for study or fellowship at your home, church, school, etc.
2. If you are hosting an event with a “risk of injury” involved, please download the [Release of Liability Form](http://www.isiministryoperations.org/uploads/1/7/1/2/17127512/liability_release_form.doc) and complete one (1) form per student per year. You may add each activity the student participates in throughout the year on the back of the form.
3. Electronic signatures are allowed, and you DO NOT need to submit this form to the ISI Home Office. Simply manage this process locally making sure you keep the forms with you for at least one year.
	1. For example, a student or volunteer may sign this form at the beginning of the year for all events and then as the student attends an event simply add the event on the back of the form. Be sure to keep the current school year’s forms on file and then discard them when the next school year begins.
	2. Note that you cannot change the actual wording of the release form.

**VII. Do I need to have an emergency response plan for student events?**

Yes, you should plan to have a comprehensive Emergency Response Plan for all ISI student events. This plan should include procedures for who, when, what, why and how you and your team will respond to medical and other types of emergencies. Discussing this with your team ahead of time will ensure that any chaos during your event is mitigated as much as possible. For practical tips and guidelines, please view the recommendations from our insurance carrier, Brotherhood Mutual by clicking [HERE](http://weebly-file/1/7/9/8/17984933/10_ways_to_improve_your_emergency_response.pdf).

**Got Questions?**
Contact theISI Home Office if you have any questions. We are here to help make this process as smooth as possible for you.

To access the links, please visit our website at <http://www.isiministryoperations.org/legal--insurance.html>.