

ISI Activity	General Liability Policy Applies* Pol #416510 10/1/18-19	Student/Volunteer Accident Policy Applies** Pol #NHH000458 10/1/17-18	Neither Policy Applies	Pre-approval Required	Notes
<b>Routine</b>					
Weekly Meetings (ICFs*, Bible Studies)	Yes	Yes			
One-On-One Meetings (coffee shops)	Yes	Yes			
Church Attendance	Yes	Yes			
ISI Retreats	Yes	Yes		Yes	
ISI Sightseeing Trips	Yes	Yes		Yes	
Overnight Stays	Yes	Yes			Sponsored trips in US are covered up to 14 days in length
Shopping Trips	Yes	Yes			
<b>Other</b>					
ATVing (off-road)	No	No	X		
Archery	Yes	Yes			
Bicycling	Yes	Yes			
Boating (<26 ft length/free rides - no racing)	Yes	Possible w/Notification		Yes	
Bungee Jumping	No	No	X		
Camping	Yes	Yes			
Canoeing / Kayaking	Yes	Yes			
Carnival Attendance	maybe	Yes		yes	
Conference Attendance	Yes	Yes			
Dirt Biking (off-road)	No	No	X		
Firearms	maybe	No		yes	
Fireworks (personal)	Yes w/reduced limits	No			BMIC Liability Limit \$300,000/No Medical Coverage
Fishing	Yes	Yes			
Go-Karting	maybe	Yes		yes	
Hang Gliding	No	No	X		
Haunted Houses	Yes	Yes			
Hay Rides	maybe	Yes		yes	
Hiking	Yes	Yes			
Horseback Riding	maybe	Possible w/Notification		Yes	
Hunting	maybe	No		yes	
Ice Fishing	Yes	Yes			
Ice Skating	Yes	Yes			
Mountain Climbing	yes	Possible w/Notification			
Off-Roading (dirt bikes, ATVs, dune buggies)	No	No	X		
Paintball	maybe	Yes		yes	
Parachuting	No	No	X		
Parades	Yes	Yes			
Parasailing	No	No	X		
Rafting	maybe	Yes		yes	
Rappelling	No	Possible w/Notification			
Rock Climbing	maybe	Possible w/Notification		Yes	
Rock Wall Climbing	Yes	Possible w/Notification			

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<b>Routine</b>					
Roller Skating	Yes	Yes			
Skateboarding	maybe	Yes		yes	
Sky Diving	No	No	X		
Snow Shoeing	Yes	Yes			
Snow Skiing	yes	Yes			
Snowmobiling	No	No			
Spectator Sport Attendance	Yes	Yes			
Surfing	maybe	No		yes	
Swimming	Yes	Yes			
Water Skiing/Tubing	maybe	Yes		yes	
Whitewater Sports	maybe	Yes		yes	

*Note: This summary does not amend or alter any provisions of the actual insurance policies. In matters, if any, in which this summary conflicts with such policies, the provisions of the insurance policies govern. Because legal liability is determined after an incident has occurred, liability coverage cannot be guaranteed in advance.*

*All claims are subject to policy terms, conditions, and exclusions.*