

Insurance for International Events

There are two types of Insurance Purchased for International Trips (ex. Short Term Mission Trips, etc.): Liability and Medical

International Liability Insurance

International Liability insurance for each event is purchased by Reliant. This insurance amount will change each year based on location and type of event. It is hard to budget ahead of time b/c the insurance will not give us a real quote without all of this info until we have the following info. The following details are needed and are usually received on the event setup form.

- Names
- If they are a trip participant, Reliant intern, or Reliant employed missionary
- The time they will be there in the country (or number of weeks).
- Dates of the program.

And if the event is using rental cars/vans: (This international liability insurance policy will also include an auto liability policy for the event if rental cars are being used).

- Names of the drivers and their age
- If they are a trip participant, Reliant intern or Reliant employed missionary.

All participants will have already filled out a liability and medical form on the event application.

Short Term Mission Trip Medical Travel Insurance

Short Term Mission Trip Medical Travel Insurance: Reliant carries a short-term supplemental insurance coverage that supplements, but does not replace personal medical insurance for international events. This is a medical Day Tripper Travel insurance that would be purchased by event team for all international event participants/interns/and some missionary. The cost tends to be around \$3-5 per day per participant.



Those domestic Reliant employees that have enrolled in our GuideStone medical insurance do not need separate medical insurance, since GuideStone offers worldwide coverage. See [Travel Assistance](#) for more information on Reliant employee coverage.

Here is a list of who do need it...

- All event trip participants need this daily medical insurance.
- All Reliant interns also need this insurance (even though they are employed they are not enrolled in our GuideStone medical insurance).
- And any Reliant missionary that did not enroll in our GuideStone medical insurance. (Ex. some missionary spouses are not enrolled and some missionary opted out of insurance b/c they went with their non-Reliant employed spouses insurance.) And any part time Reliant missionary who are not benefits eligible (under 30 hours per week). Send a list of all the Reliant missionary and missionary spouses to our Benefits Coordinator and ask them to go through the missionary list attending the event to see if they are properly enrolled in our GuideStone medical insurance or if you need to add them to the supplemental Day Tripper medical policy or not.

Why are we buying this medical insurance?

For international events, in regards to medical insurance and medical coverage...

Reliant purchases a short-term supplemental medical insurance coverage that supplements, but does not replace their personal medical insurance. We will provide the event director with all the insurance cards and documents that they would need if something were to happen. The event director will be responsible for sharing the information of what is and what is not covered by the supplemental insurance to each participant.

Before we can begin purchasing insurance we need the **Flight Itineraries** for all the individuals going on the trip. (These do not go to the insurance company, but we do not want to order insurance until flights have been ordered b/c we know that means that the dates will not change as to when they will be there). Once plane tickets have been purchased you will need to purchase the groups insurance coverage with the effective dates being the day they depart for the trip through the day they return to the US.



(*If the participant is not a U.S. citizen, they can not get insurance coverage if they are traveling to the country of their citizenship.)



Plane tickets:

The trip leader (if they are a Reliant employee) can order the plane tickets and then reimburse the flights through Reliant with the event director's approval. Or, a Reliant office employee (someone with Reliant credit card with an appropriate limit) can purchase the flights. We can not reimburse someone who is not a Reliant employee for buying the tickets. (ex. Someone wants a relative/friend to purchase the tickets for them so that they are free/reduced using their mileage points... we can't do this unless the person purchasing the tickets is a Reliant employee.)

See [International Event Transportation Information](#)

After ordering the insurance....

- Send insurance ID cards and policy info to the director. They must have these cards printed and in hand in the country in case of emergency.
- Also, get approval (electronic signature) for the purchase of the insurance amount from the director.

See also [Event Incidents and Insurance](#).

Emergency:

In the case of an emergency...

- First priority in any medical situation is to treat the participant or missionary.
- Advise the participant to contact their emergency contact. Emergency contact info can be found in the one-drive folder shared with the event directors. If the participant is unable to contact the emergency contact, the event director should contact them. Note, the emergency contact is not always the parent.
- Call or email your Reliant representative for your event to give emergency details.

*For International events: in the case of needing to evacuate the country, our international insurance has evacuation coverage. We would work with our insurance company to get you out of the country as quickly as possible in the case of an emergency situation. See [Insurance for International Events](#).

For longer term international events, we will need each international event director to provide Reliant with a written plan on steps they would take in the event of an accident or emergency while they are outside of the U.S.

Incidents:

For your protection and the protection of the sponsoring church/network and Reliant itself you need to **document everything using an incident report**. Please use one of the google templates below to create a google doc and share it with all those involved (follow the template instructions) to be able to have everyone write their part in what happened.

Please use one of these incident report google doc templates for either a general event or a Collegiate LT program:

Events Incident Report

Collegiate LT Incident Report

Please inform the Reliant Events Administrator regarding ANY incidents (big and small) with participants, interns, missionaries or parents. At Reliant, we receive the phone calls from parents/guardians when incidents arise so please keep us in the loop so we know how to answer their questions.

Incidents include but are not limited to...

- Medical treatment, doctors/hospitals, etc.
- Police involvement
- Employment issues (ex. Being fired)
- Significant moral failures
- Dismissals from the event
- Parental issues

Major incidents

Please call or text the Reliant event admin first to inform them about any major incidents. After the crisis has calmed down please document all details in an incident report. Include in the report details about the incident: dates, all participants and missionaries involved, who was called, etc. Continue to follow up with any changes or new developments to the incident as they occur. Please be detailed with what you write as follow-up phone interviews with all parties involved may also be necessary.

Minor incidents

For minor incidents please create an incident report. Please include in the report details about the incident: dates, all participants and missionary involved, who was called, etc. Please continue to follow up with any changes or new developments to the incident as they occur.

Insurance Coverage:

For programs and events in the US, in regards to medical insurance and medical coverage...

Reliant does not carry supplemental insurance coverage for any of the U.S. event participants. Participants would be covered by their personal medical insurance. For additional information, ask Reliant for details to review the waiver that each participant has to sign in order to participate in the program. See also: [Event Participant Has No Insurance](#)

See [Insurance for Events](#) for more details.

For international programs and events, in regards to medical insurance and medical coverage...

For international event participants, Reliant carries short-term supplemental insurance coverage that supplements but does not replace their personal medical insurance. We will provide the event director with all the insurance cards and documents that they would need if something were to happen. The event director will be responsible for sharing the information of what is and what is not covered by the supplemental insurance to each participant. For additional information, review the liability and medical information form that each participant has to sign in order to participate in the program.

See [Insurance for International Events](#) for more details regarding international insurance.

