

# Insurance for Events

This insurance info page is for stateside events. [For international event insurance info click here.](#)

## Event Incidents and Insurance

### 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.

## Event Liability Insurance and Excess Medical Coverage

We now have to buy separate liability insurance policies for each special event administrated by Reliant.

It is the responsibility of the Special Events Coordinator to let Dave Meldrum-Green know the following information of the event at least 30 days prior to the beginning of the event, for purchasing insurance:

- The total number of people (a close estimation is fine) attending each event (both participants and Reliant missionary) and the dates of the event.
- Exact dates of the event
- Address where the event will take place (i.e., address of YMCA camp, etc.)
- Total number of Reliant missionaries/interns

Once the total number of people attending the event (participants and Reliant missionary) and other information have been sent to Dave Meldrum-Green he will get the quote for liability insurance. Dave will send back the insurance quote to the Special Events Coordinator to send to each individual event director for budgeting purposes.

If the event is sponsored by a particular church then the church will be added as additionally insured. In the case of Collegiate events (pastor/staff conference and LT), Collegiate Church Network will be added as an additional insured to the insurance policy Reliant is purchasing for the specific event.

In 2016, exclusions were added to our insurance policy. Due to the fact that we are no longer insured for these specific activities, we have to ask that they not be included as part of the program (which would include project days, main sessions, life groups, discipleship meetings, etc.). Reliant staff does not dictate or oversee the activities that students and event staff may engage in during their own **personal free time outside** of the program. Thus, this directive does not apply to activities that students and staff may choose to engage in of their own accord during their free time and that are not in any way associated with the program or directed by Reliant staff or event leaders.

Here is the list of **excluded non-insured** events that may not be part of the official program:

- Water Tubing (NOTE: This only means tubing from a boat. All other tubing activities like the YMCA – Winter Park example are covered.)
- Water Skiing
- Rafting
- Boat Tours (NOTE: Sightseeing activities taken on vessel or watercraft).
- Ropes Course
- Riflery
- Mechanical Bull
- Mechanical Surfboard

- Zip-lines
- Rock Climbing (NOTE: Rock climbing includes any type of ascent or descent with the aids of ropes and special equipment. Hiking on trails would NOT be included in the exclusion).

## Event Auto Liability Insurance (for Reliant missionary)



Reliant needs to be notified immediately when an incident occurs. And documentation needs to begin. See [Event Incidents and Insurance](#) for details.



### Organizing carpool and caravans for student drivers to a Reliant event

Due to the liability issues involved, no Reliant employee (whether full time field staff or summer intern or Reliant Associate Staff) should be involved in organizing a student caravan drive to get to a Reliant event. This should be 100% student led and organized (for liability reasons). If Reliant employees are coordinating the carpool then we (and the sponsoring church) then become held responsible for everything that happens to that participant as they travel to the event.

Our liability insurance for students begins once they arrive at the program. Therefore, if a missionary or intern were to arrange the driving caravan/carpool it would assume that Reliant and the church or network involved is having the drive be part of our leadership over site for the program and we could be liable for any wrecks, etc. along the way. We do not want to include this liability risk in our liability insurance as that would dramatically increase the cost if we were to include the travel as part of the coverage. Therefore, driving to Reliant programs and events should be completely arranged by the students.



In 2005 there was a wreck on the way to Orlando, Leadership Training and Reliant was involved in a law suit. The student flipped their car because they fell asleep at the wheel. The parents of the student who was hurt in the process sued Reliant and the church that the participant came from for the cost of their medical bills. Because of this a Reliant employee (missionary or intern) can not be involved in the carpool process b/c Reliant and the church (and network) can be sued if a Reliant employee is involved. If we say it was totally participant lead then Reliant/church is not responsible until they arrive at the event.

Due to the fact that a higher than normal risk exists with Reliant missionary driving all across the country to Collegiate LT events, the general Collegiate LT Event Administration Fund (FD1405) is charged a small percentage of Reliant auto liability costs (10% of our auto liability insurance) for all Collegiate events to cover liability for Reliant employees. Each event not sponsored by Collegiate where a similar such risk exists for Reliant, will be discussed on a case by case basis to see if a similar percentage charge will be assessed due to the amount of auto liability risk they bring with Reliant missionary traveling to the event.