##### INSURANCE PROCEDURES

Kindly see the following information based on EJC Youth Department meeting held February 8, 2021.

# PATHFINDER INSURANCE

Special accident insurance plan to protect the unique coverage needs of the Pathfinders clubs, Adventurers clubs, Master Guides and Youth clubs. This policy is purchased annually and gives coverage to all Pathfinder activities for the year.

# Pointers

* Insurance period – April 1, 2021 to March 31, 2022 ***(submit names no later than March 11, 2021)***
* Gather names from all Clubs within church and type names in Excel worksheet – Column A, First name and Column B, Surname
* State on covering email name of church, Pathfinder Club and Option being chosen as per below.

***Option # 1*** ***Option # 2***

 J$300 per person J$400 per person

Accidental death and dismemberment US$5,000 MAX US$10,000 MAX

Accidental medical expense US$2,000 US$3,000

Dental expense –subject to US$500 MAX US$250 per tooth US$250 per tooth

* ***Please send information to*** ***ejctreasury@gmail.com***. After the above information is received, you will be sent an email confirming the amount to be paid. Payment can be made to the EJC Treasury Department or ***online*** to East Jamaica Conference of SDA, Bank of Nova Scotia, Half Way Tree Branch, and Current A/C # 535-11.

If payment is made online, **send Confirmation of Payment Receipt via email**, as it is needed to complete the processing of your request. When processing is completed CERTIFICATES will be periodically batched and given to the Secretary of the Youth Department who will make them available.

* In cases where other individuals who are not Pathfinder Club members are participating in the activity(ies), activities insurance should be purchased for those individuals as per below:

Submit their names in Excel worksheet at **least 2 weeks before** the planned activity, stating the name of the Place and Parish the activity will be. Email information to ***ejctreasury@gmail.com******.***  The fees for Activities Insurance are:

1 – 8 days - $120 per person 9 – 10 days - $140 per person 11- 20 days - $160 per person

21 – 30 days - $260 per person

# Requirement for Pathfinder Claim (Form attached) TO BE FILLED OUT AND RETURNED TO RISK OFFICER AT EJC:

* The Director in Charge is to prepare an incident report which should be written on the

 Church’s letterhead and duly signed, within 7 days

* Fill out Claim form and attach receipts
* Request information from Attending Physician or Provider as per SECTION E of Claim

 Form

Drop off or email information within seven (7) days to Risk Officer. (Should there be any challenges in preparing claim please inform us of same.)

# AFTER CLAIM IS PROCESSED – a letter along with reimbursement cheque will sent to the Church, and copied to Treasurer, Pathfinder Director and EJC Youth Director.

# ACTIVITIES INSURANCE – should be purchased for any activity outside of Pathfindering such as, visiting of nursing homes, participating in inter-church activities (choir groups, AY services), beach trips et cetera.

**Procedure**:

Submit names in Excel worksheet at **least 2 weeks before** the planned activity, stating the name of the Place and Parish the activity will be. Email information to ***ejctreasury@gmail.com******.***  The fees for Activities Insurance are:

1 – 8 days - $120 per person 9 – 10 days - $140 per person 11- 20 days - $160 per person

21 – 30 days - $260 per person

# Please note that insurance coverage is sourced overseas and requires lead time as stated above. Where there is failure to acquire insurance, then activity attendees should be asked to sign a Waiver and Release of Liability Form. (See attached)

# N.B.:

# A. All activities are to be approved by the relevant Boards.

# B. Kindly ensure that where individuals have similar names that a middle initial

#  is used to differentiate.

# C. All fees quoted above are subject to change.