

Driver & Seatbelt Requirements

NAD Working Policy P 50 26 -- Vehicle Insurance

(4) Driver Record/Qualifications:

All drivers shall be properly licensed and comply with all Federal, state and/or provincial laws for the class of vehicle being operated. The recommended minimum age for drivers shall be twenty-one (21) years. The driving record (Motor Vehicle Record) of each driver shall be obtained from state/provincial records when their volunteer information form is submitted and should be reviewed every three years. Drivers shall have an acceptable driving record during the previous three years with not more than two traffic citations and no at-fault accidents while driving any vehicle. When a driver does not meet the above driving standard, he/she shall not be assigned to or retained for a driving position.

(5) Load capacity:

Vehicles should not be operated carrying more than the official rated load capacity. All vehicle occupants are required to wear seat belts and/or shoulder belts as required by law and OSHA (Occupational Safety and Health Act of 1970) standards/or the appropriate government agency.

Note that vehicle accidents during an outing will use the driver's insurance, not conference insurance. Conference insurance is used only if the vehicle was rented under the Washington conference.

Staff & Drivers' Notebook

Be sure all Drivers have completed the Driver's Certificate of Qualification.

Required:

1. Make one notebook for each staff and driver who transports Pathfinders in your club.
2. A copy of each Pathfinder's specific event Permission & Medical Consent Form

Scheduled Travel Limits:

1. It is recommended that a person drive no more than eight (8) hours per day and absolutely no more than ten (10) hours per day.
2. Vehicles should be used in travel no more than fourteen (14) hours per day.
3. Long distance travel time should also include consideration of periodic rest stops, weather, road conditions, traffic and the time of day or night.

Certificate of Qualification
To Transport Pupils by Private Vehicle

(This form, along with the vehicle insurance photocopy, is to be kept on file with the local club.)

1. The undersigned is volunteering to drive a motor vehicle for the purpose of transporting pupils on a church and/or school - authorized activity, and hereby certifies that the following information is true and correct.
 - I have completed and returned a Washington Conference Volunteer Information Form
 - I have a current standard or higher driver's license.
 - I have an acceptable driving record during the previous three years with not more than two traffic citations and no at-fault accidents while driving any vehicle.
 - I am at least 21 years old.
 - I have provided a photocopy of my current vehicle insurance card.
 - The automobile I will be driving is insured in compliance with local state laws.
2. The number of riders shall not exceed the seating capacity with safety restraints.
3. Open trucks or open pickups shall not be used to transport people.
4. The use of trailers and moving vans are prohibited for use in transporting people. When using campers, verbal communication must be available at all times between driver and all passengers.
5. When motor homes are used to transport people, seating capacity shall be adhered to strictly.
6. Each vehicle shall have adult supervision (at least 21 years of age)
7. Be sure to take extra cash in case of a breakdown. Travel in a group as much as possible.
8. Each vehicle must carry the event Permission and Medical Consent forms for each of the passengers in the vehicle.

Driver's Signature _____ Date _____

Name of Insurance _____ Policy Number _____

(Retain completed form with club records for one year.)

Pathfinder Insurance

GENERAL LIABILITY INSURANCE

Pathfinder Club activities in the Washington Conference are covered by the Conference Pathfinder insurance. Washington Conference insurance is called Adventist Risk Management and all forms are filed through the Conference Risk Management Office. If you have an accident and need to file a Medical Payments Claim Form be sure you contact your Area Coordinator and the Washington Conference Pathfinder Office ASAP to let them know what has happened. Prompt notification as soon as possible after the event occurs is imperative.

GENERAL LIABILITY COVERAGE

- Coverage is for anyone who is accidentally injured on or away from the church premises while participating in Pathfinder activities which have been approved by the church board.
- Provides secondary coverage of up to \$5,000 for one (1) year from date of accident.
- A Medical Payments Claim Form must be filled out and signed by a Supervisory Adult and filed with Risk Management at the Washington Conference office as soon as possible following the injury.

Please complete and retain claim form with Pathfinder records even if medical treatment is not immediately sought. If medical treatment becomes necessary within 1 year from the date of the accident then please submit the claim form to Washington Conference Risk Management at that time.

High-Risk Activities - Required by Adventist Risk Management

Water sports and other high-risk activities require greater levels of experience on the part of leaders, increased levels of monitoring and protection, and additional control measures on the part of leaders and Pathfinders alike. To reduce the potential for accidents, it is crucial that:

- All participants have achieved any mandatory prerequisites before they are allowed to participate in water sports or high-risk activities sponsored by the Pathfinder club;
- A safety orientation is provided to all participants before the activity is undertaken and verification is made that all Pathfinders have the appropriate signed parent/guardian permission form on file before they are allowed to participate in said activity;
- All participants (including volunteers) in water-related sports (except swimming) are required to wear personal floatation gear at all times, without exception;
- Water-safety personnel and lifeguards with current lifesaving/CPR certifications are present;
- All appropriate safety gear required of specific high-risk activities will be mandatory at all times, without exception; and
- Participants who refuse to follow established safety rules and practices are removed from the activity.

(Taken from *Pathfinder Safety – A Duty to Protect*, Adventist Risk Management, Color Press, 2009)

ROCK CLIMBING & RAPPELLING COVERAGE

When participating in rock climbing and rappelling activities you will need to have approval from the Washington Conference Pathfinder Director. Because this is an extremely high-risk activity Risk Management requires that one of their approved Rock Climbing & Rappelling Instructors be onsite. There is a fee for additional insurance for each person participating in Rock Climbing & Rappelling. All conference-sponsored Teen Rock Climbing events include this additional insurance with the cost included in the event registration fee for participants.

MISSION TRIPS & OUT-OF-CONFERENCE TRIPS COVERAGE

Additional accident insurance is available to Pathfinder Clubs when choosing to participate in activities beyond the usual scope of the local church or Conference program such as mission trips or out-of-conference trips. The Club Director will need to have approval by your church board(s), from the Coordinator and the Washington Conference Pathfinder Director. The Club Director will then need to contact Risk Management at the Washington Conference Office to purchase.

Minors Supervision RATIO Guidelines for Church Activities

Please Note:

- These guidelines are to be followed with minors, ages 10 – 17 years old.
- Children 9 and under should have parental supervision at all times.
- All activities must be approved by the church board and recorded in the board-minutes.
- The two-adult rule must always be followed for every activity.

“Have at least one other adult, eighteen (18) years of age or older, to help with the supervision of children. If I find myself in a situation where I am the only adult present, under no circumstances will I allow myself to be alone with one child (the “two-adult rule”). This protects the child as well as protecting the adult from possible allegations.”

On site location – 1 adult to 10 minors ratio

- Our site locations (i.e. our church, school, Gladstone Campgrounds, BLYC)
- Phone available
- Restrooms are available
- Medical facilities are close by and accessible
 - First Aid Kit

Off site location– 1 adult to 6 minors ratio

- Any or all facilities that are not operated by the Washington Conference
- Phone available
- Restrooms are available
- Unaware of nearest medical facilities locations
 - Provide one adult with current First Aid/CPR certification
 - First Aid Kit

Remote location– 1 adult to 4 minors ratio

- Restrooms are not available

- Within 5 hours of Medical Response Team
 - Provide one adult with current First Aid/CPR certification
 - Wilderness First Aid Kit (*Has more emergency supplies and equipment*)

Extreme location– 1 adult to 4 minors ratio

- Outside of 5 hours of Medical Response Team
 - Provide one medical professional with current certification (Doctor, Nurse, EMT, or adult with current Wilderness First Aid certification)
 - Wilderness First Aid Kit