

2SERVE DISASTER RESPONSE HANDBOOK

Mission: To provide life changing experiences for Adventist academy and college age young people by involving them in the mission of the Seventh Day Adventist Church through Community Emergency Response Team (CERT) training and opportunities to safely and effectively aid survivors of a disaster.

Philosophy: "With such an army of workers as our youth, rightly trained, might furnish, how soon the message of a crucified, risen, and soon coming Savior might be carried to the whole world. **How soon might the end come—the end of suffering** and **sorrow** and **sin!** ED 271

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Disaster Relief Handbook Introduction

The signs of the times indicate increased natural and man-made disasters will occur. It is our duty to be ready to assist in meeting the needs of those affected as **SAFELY**, rapidly and effectively as possible. This handbook was developed to provide understanding in disaster response. It is not intended to be exhaustive, but to provide beneficial information gained from experience. Paul says in 2 Timothy 1:7, "God has not given us a spirit of fear, but of power, love and of a sound mind." Let us move forward with this promise in mind and remember to "not withhold good from those who deserve it, when it is in your power to act". Proverbs 3:27

Deployment Code of Ethics (SAFETY IS ALWAYS FIRST)

- Respect God, respect others, and respect yourself at all times.
- Everything you do at a disaster site is a ministry. BE A GOOD EXAMPLE!
- Service to others is the watchword each day.
- Only come if you are willing to do whatever is needed of you.
- Students are to respect **ALL** sponsors as if they were their own.
- Be where you are supposed to be, doing what you are supposed to do at all times.
- Deal responsibly with ALL at-risk situations you encounter.
- If you are unclear on what to do, ASK.

Theme Song - We Have This Hope

We have this hope that burns within our hearts, Hope in the coming of the Lord.
We have this faith that Christ alone imparts, Faith in the promise of His Word.
We believe the time is here,
When the nations far and near
Shall awake, and shout and sing
Hallelujah! Christ is King!
We have this hope that burns within our hearts,
Hope in the coming of the Lord.

Schools Prepared for Disaster Deployment Will:

- Ensure that all responders have had a tetanus shot within the last 5 years.
- Ensure all students participate.
- Ensure that their chaperones take full responsibility for all students and volunteers they bring.
- Ensure all adult volunteers they send, have had proper background checks.
- Provide supervision at a minimum ratio of 1 staff to 10 students.
- Ensure that they send male and female sponsors.
- Provide safety equipment (gloves, goggles, masks etc.).
- Make sure students bring all needed personal effects for comfort, modesty and safety.
- Provide rakes, shovels and wheel barrels.
- Provide sponsor(s) that can safely operate a chainsaw when needed.
- Ensure all participants in their group have adequate insurance. (See page 24)
- Encourage students and staff to post pictures and experiences on the school's website and Face-book page.
- Ensure all sponsors and students are physically able to participate in a deployment.
- Provide transportation to, from and during deployments.
- Provide devotionals and participate in a local church service when asked.

• What 2Serve Will Provide To Assist Schools to Effectively Deploy:

- Information to schools of when and where a deployment will operate
- A headquarters and lead out the length of the deployment
- A safe location for housing
- Meals after arrival
- Showers
- Work assignments
- Connect with the needed disaster response organization, generally the EOC (Emergency Operations Center) for the city/county where the disaster has occurred to register and determine where and how our deployment can assist best.

Registration

Upon arrival each school must register by supplying a written list of all participants and students and student permission/disclaimer sheets.

2Serve Disaster Response Schedule

• Arrival and Departure Times

Arrival and departure times are between the hours of 7 a.m. and 9 p.m. so others trying to sleep will not be disturbed. If that is not possible arrangements need to be made ahead of time.

• Daily Schedule (PLEASE FOLLOW THE POSTED SCHEDULE!)

7:00	Wakeup
7:45	Breakfast and those working in the community make their lunch
8:30	Worship and announcements
9:00-6:00	Work
6:30	Supper
7:00	Worship and testimonies
8:00	Sponsor debrief and next day assignments
10:00	Lights out (All quiet and in bed.)

Sabbath Schedule

7:00	Wakeup
8:00-8:30	Breakfast
8:45-9:30	Get ready for Sabbath School & Church
9:30-12:00	Sabbath School and Church
12:00-1:00	Lunch
2:30-5:30	Community outreach or an organized activity
5:30-6:30	Supper
7:00-9:30	Free Time
7:30	Sponsor debrief and next day assignments
10:00	Lights out (All quiet and in bed)

Transportation

Buses are useful in transporting to and from the disaster headquarters but **vans or mini busses** are **MUCH** more effective in getting in and out of tight areas when working in communities.

Suggested items for schools to bring (Also see debris removal & muck out tool lists in their respective areas below)

- Extensive first–aid kit
- Leather work gloves for all
- Large amount of hand sanitizer with pump
- Rags
- Large coolers
- Cell phones, walkie-talkies (satellite cell phone if possible)
- Flashlights with extra batteries
- Toilet paper
- Lysol spray
- Heavy duty trash bags
- Keep on bus: snacks, bottled water, trash bags, toilet paper & paper towels

Necessary items for responders to bring

- Bible
- Hat
- Flip flops for showering
- Tennis shoes for around headquarters
- Work boots/shoes (steel toed preferred)
- Sturdy knee high/calf high rain boots (Fashion rain boots will not last)
- Sturdy work gloves
- Sunscreen & sunglasses
- Flashlight and extra batteries
- Sleeping bag, pillow & air mattress to sleep on
- Jeans & work shirts
- Jacket
- Clothes for sleeping and relaxing around quarters
- All needed personal toiletries
- Sabbath clothes for church attendance as defined by your school.

Skilled Help That Will Add To A Schools' Usefulness

- Cooks
- Builders
- Chainsaw operators
- Medical personnel
- Counselors
- Heavy equipment operators and their equipment
- Forklift operators (If a POD is operating)

• Items needed in a large scale disaster response local churches and communities could donate and send with schools.

	1 st Week	2 nd Week	3 rd Week	4 th Week	5 th Week	6 th Week
	<dona< td=""><td>ntions made o</td><td>out to the cor</td><td>ference invo</td><td>lved ——></td><td></td></dona<>	ntions made o	out to the cor	ference invo	lved ——>	
Water	*	*	*	*	*	*
Ice	*	*	*	*	*	*
Sport Drinks	*	*	*	*	*	*
Food	*	*	*	*	*	*
Tents	*	*	*	*	*	*
Tarps	*	*	*	*	*	*
Cleaning Supplies		*	*	*	*	*
Toiletries	*	*	*	*	*	*
Pet Food	*	*	*	*	*	*
Generators	*	*	*			
Building Materials		*	*	*	*	*

NOTE: For clothes to be usable they MUST BE boxed or bagged according to size with a complete set of clothes in each container (i.e. underwear, socks, shirt, pants, etc. for that size) OTHERWISE THEY MAY VERY WELL END UP BEING DISCARDED. It is IMPOSSIBLE to give time to sort clothes at a disaster site!

Services students can effectively provide

- Set up and manage a POD (Place of Distribution) site.
- Unload and organize incoming supplies for distribution at the POD site.
- Assist in food preparation, serving and clean up of feeding stations.
- Assist in the clean up of yards and homes of disaster victims where safe.

Things to remember at each home

- What you are doing is a HUGE HELP but there will still be MUCH to do after you leave
- First and foremost you are representing Jesus and the Seventh Day Adventist Church
- Be attentive to the person(s) needs while working
- Give a Steps to Christ and tell them "This is why we do what we do"
- Pray with them, hug and encourage the people
- Base tasks on equipment and skill level of people sent to perform that task.
- Ensure each vehicle has a comprehensive first aid kit.
- Ensure each vehicle has adequate food and water each time it goes out
- Make sure at least one adult has a cell phone whose number has been shared with headquarters.

Definitions

The terminology used to describe the cleanup process is varied; this variance causes delays, confusion, and the duplication of services, ultimately hampering assistance delivery to clients.

Assessment	An evaluation of a request for assistance that includes an estimate of resources needed, safety concerns, and includes a written scope of work and the labor needed to accomplish it.
Reclamation	The salvaging, removing, and cleaning of personal items from the home that can be safely removed, such as family heirlooms and non-porous items—reclamation should be done with and at the direction of the homeowner.
Interior Debris/ Contents Removal	The removal of flood-affected personal items, appliances, fixtures, and any other items that are not structural components of the home that were submerged or damaged by floodwaters. This step is considered complete when all items to be discarded have been removed from the structure and any remaining undamaged items are in a safe location.
Muckout	The removal of mud, muck, silt, and other typically semi-solid material from a home as a result of water inundation along with household items that are not salvageable.
Gutting	The tearing out and removal of construction related materials from a home that has been damaged by water, including

and protruding nails have been removed.

protruding nails in exposed studs and flooring. Gutting is

considered complete when all damaged construction materials

Exterior Debris Removal

Typified by the removal of unwanted and damaged tree, vegetative, or other disaster debris from house sites, lawns, fields and forests and placing it in containers or in piles for disposal.

Safety Guidelines For Doing Muck Outs

- DO NOT enter and work in homes with mold & mildew present
- Brief all volunteers regarding safe practices and safety hazards
- Go over site work plan
- Ensure that a homeowner release has been signed
- Wear an N-95 breathing mask
- Wear non-vented goggles or other adequate eye protection
- Wear heavy work gloves to protect hands
- Wear long pants, a long-sleeved shirt, and boots or sturdy work shoes with puncture-proof soles
- Never enter a flooded house or basement.
- Wash hands regularly, especially before eating—use of hand cleaner is advisable

Things to remember BEFORE mucking out a house

- Before Allowing Volunteers to Enter the House:
 - o Be certain that the electric power to the house has been disconnected at the meter outside!
 - o Be certain that the gas has been turned off or disconnected at the source.
 - o Be certain that the water has been turned off at the main.
- Ensure there is a space at the street curb for all debris and muck out materials to be discarded there so the city can pick up all items at a later time.
- Find out if items take to the curb will need to be separated into separate piles, ie.
 - o Household goods
 - o Construction materials (dry wall, 2 x 4s, etc)
 - o Metals
 - o Yard debris such as tree limbs and hazardous waste (this includes anything with asbestos, chemicals, paints still in buckets, oil, yard chemicals, etc.).

Mucking Out A Flooded Structure

- Construction materials damaged by water will need to be removed from the house
- Gutting typically involves removing the following materials and leaving the bare stud walls of the house:
- First remove trim and molding
- Remove damaged sheetrock/drywall to bare studs
 - o Cutting at the 4 ft. level allows replacement of full sheets
 - The better way for the inexperienced volunteer is to punch a hole in the lower portion and then remove it by hand and crow bar or cat's paw.

Locate the joint about four feet from the bottom and make a cut with a dry wall knife along this horizontal line so that you have a clean and straight stopping point.

- o Be VERY careful when cutting into dry wall there are electrical wires and plumbing inside the wall
- Before cutting, double check to make sure that the power, gas and water have been turned off.
- Remove the following items as well:
 - o Paneling
 - o Insulation
 - o Pressed board & Plywood
 - o Carpet/padding
 - o Flooring
 - o Cabinets
 - o Nails from studs and floor
 - o Linoleum

Plumbing

- If it is necessary to remove fixtures such as toilets and bathtubs, do so carefully – these normally do not need to be discarded and can be cleaned and reinstalled.
- o If it necessary to cut pipes or copper tubing, PLEASE make the cut as close to the fixture as possible (not near the floor). This will give the person replacing the fixture enough pipe to work with.

- Wiring

Not all wiring will need to be removed. It depends on how long it was under water. The general rule of thumb is that all horizontal wiring should be removed, while vertical wiring is okay to leave.

Ideal Muck Out Tool and Equipment List (Bring enough for your group to work effectively)

- 25 ft heavy duty tape measures
- Chalk line boxes
- Extra chalk
- Heavy duty razor knives to score the chalk line for drywall removal
- Plenty of extra blades for the razor knives
- 16 ounce good quality hammers
- Heavy duty flat crowbars
- Medium length regular crowbars
- A large box of dust protection breathing masks (200 count)
- Protective googles or glasses
- Wheel barrows
- Debris sleds

- Screwdrivers phillips and flat combos (not ratchet, they break too easy)
- Channel lock pliers
- Regular pliers
- Long handle flat/square ended shovels
- Large scoop shovels

Debris Removal

- Safety Procedures

- o Use experienced chainsaw operators that wear proper safety equipment
 - Safety glasses
 - Chaps
 - · Helmet with a debris shield
 - Steel tipped boots

O Chainsaw operators should NOT ATTEMPT TO CUT SOMETHING MORE DIFFICULT THAN THEIR SKILL/COMFORT LEVEL IS CAPABLE OF!

 MAKE SURE to have a designated safety person at each job site where chainsaws are being used whose sole responsibility is to ensure all there are following safe practices.

Ideal Debris Removal Tool List (Bring what you need for your group)

- Recommend having new chainsaw operators go to the Stihl website and watch their safety video on chainsaw operation
- Stihl chain saws 2 per van (Other chain saws break down incessantly)
- 2 extra cutting chains per saw
- One extra bar for each saw size
- Chain saw equipment per operator
 - o Chaps
 - o Helmet with face mask
 - o Gloves
 - o Steel toed boots
 - o 2 plastic Stihl wedges to prevent binding
 - o A hatchet to cut out stuck saw and drive in wedges to prevent binding
- 1 strong 75 ft rope with a heavy towing hook that is used to toss up into a tree to put pressure on a tree to guide how it will fall
- 1 Handheld Stihl blower per van
- Leaf rakes 6
- Garden rakes 6
- 2 large wheel barrows
- 2 good quality 8 ft extension ladders that extent to 14 feet safely
- 4 pieces of good rope 25 ft each

2Serve Safety and Equipment Agreement

I recognize and agree that to participate as a 2Ser the appropriate safety equipment at all times that chaps and steel toe boots. I further agree that I wi responsibility is to ensure safe procedures are bei chainsaw or are in the vicinity where one is being	includes a helmet with a face shield, gloves, ill designate a safety person whose sole ng followed by all individuals using a
Name	Date
2Serve Safety and Equ	uipment Agreement
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Name	 Date

Below are the safety equipment items REQUIRED at all times when using a chainsaw if you deploy as a part of a 2Serve disaster response team. You will be asked to sign an affidavit stating that you will do so.

This Stihl safety helmet can be purchased on Amazon for about 2/3 of the in-store price.





Leather work gloves

These Stihl chaps are to be used when running a chainsaw and can be purchased on Amazon for about 2/3 of the in-store purchase price.



Steel toe boots like these can be purchased at Walmart for around \$30.

PROVIDING FOOD SERVICE FOR SURVIVORS

- Personnel needed:
 - o At least one **experienced** cook
 - o One person to help supervise students
- Set up your areas to accomplish cooking:
 - o Area for dry goods, fridge, freezer
 - o Area for prep work utensils, knives, spoons, can openers, post/pans, bowls, seasonings
 - o Area for cooking food need adequate equipment, ovens, stoves, grill, tables, cooking pots/pans
 - o Area for serving food tables, canopy, serving utensils, trash cans, disposable plates and plastic ware
 - o Area for cleaning (pots/pans) set up tables, 4 big tubs, racks for drying, soap, bleach, scrub pads
 - o Area for fresh water supply
 - o Make sure, AT LEAST ONE DAY AHEAD, what food is onsite
 - o Make sure ALL prep work is done for the next day

• These menus can be used for responders and survivors alike.

Ideal Disaster Kitchen Needs Lists		
Facility Kitchen Checklist	Cleaning & Paper Ware Supplies	
# refrigerator	Plates,cups,bowls,plastic ware	
# burners	Napkins,cheap,flat paper plates	
# ovens	Paper towels	
Lg containers for drinks	Sandwich bags	
Serving dishes	Paper lunch bags	
Knives	Quart and Gallon ziplock bags	
Cutting boards	Toilet paper	
Spatulas,assorted tongs	Saran wrap and aluminum foil	
Lg cooking spoons	Lg black trash bags Kitchen size 50	
Can opener	Trash bags bathrooms	
Dish cloths	Dishwashing soap	
Hot pads	Hand soap Kitchen,bathrooms	
Extra lg cooking pans	4 Spray bottles	
Lg flat metal oven trays	Fabulosa cleaner	
Toasters	Pine sol & Clorox	
	Gloves	
	Assorted aluminum trays	
	Sponges	
	Inexpensive paper plates	
	Markers for lunches	
	2 Hand sanitizers	
	Lg blank index cards	
	Scotch tape	
	Small legal pad	

Menus			
Breakfast	Options for Lunch-to-go	Dinner - Varies Daily	
Cereals	Breads	HAYSTACKS	
Milk	Regular mayo	Chips	
Almond and soy milks	Vegan mayo	Beans	
Breads	Mustard	Regular cheese	
Smooth peanut butter	Ketchup	Vegan cheese	
Crunchy peanut butter	Pickles	Regular sour cream	
Honey,Nutella	Regular sliced cheese	Vegan sour cream	
Jellies	Vegan sliced cheese	Salsa	
Apple butter	Apples	Onions	
Butter-regular,vegan	Oranges	Tomatoes	
Apples	Grapes	Lettuce	
Oranges	Chips	Olives	
Grapes	Tomatoes	Ranch,thousand island	
Bananas	Lettuce	Set out Cheyenne pepper	
Applesauce	Water		
	Paper lunch bags		
	Ziplocks		
	Markers for lunch bags		
	Napkins		
Danish for Sabbath Brkfst			

Evening Meal Menu Options			
Dinner	Dinner	Dinner	
LENTIL TOSTADAS	SOUPS	PANCAKES	
Lentils	-Tomato soup	Pancake mix	
Rice	-Vegetable soup	Butter	
Regular grated cheese	Toasted cheese bread	Peanut butters	
Vegan grated cheese	Regular & vegan cheese	Jellies	
Regular sour cream	Ritz & Saltine crackers	Honey	
Vegan sour cream	Peanut Butter	Syrup	
Onions	FRUIT SALAD	Applesauce	
Olives	-Canned peaches	Whip cream	
Lettuce	-Canned pineapple	Nuts	
Tomatoes	-Strawberries	Milk	
Regular or toasted bread	-Blueberries	Juice	
Fritos	-Grapes		
	-Other fruit snacks		

Evening Meal Menu Options		
Dinner	Dinner	Dinner
STIRFRY	BURGERS	VEGETABLE SOUP
Carrots	buns	Potatoes
Green beans	Lettuce	Carrots
Corn	Tomatoes	Corn
Mushrooms	Regular cheese	Green beans
Onions	Vegan cheese	Tomato sauce
Sliced water chestnuts	Pickles	Diced tomatoes
Frichik	Onion slices	Onions
Rice	Мауо	Crackers
Noodles	Vegan mayo	Celery
Chinese noodles	Mustard	Cucumber
Soy sauce	Ketchup	Ranch dressing
Sweet sour sauce	Cold vegetarian beans	
	Fries	

Evening Meal Menu Options			
Dinner	Dinner	Dinner	
PIZZA	BURRITOS	CHICKEN BUNS	
Order pizzas & no cheese	Shells (large & medium)	Buns	
Salad	Rice	Frichik	
Tomatoes	Refried beans	Mayo (regular & vegan)	
-Lettuce	Regular grated cheese	Grated cheese & vegan	
-Celery	Vegan grated cheese	McKay seasoning	
-Carrots	Regular sour cream	Onion power	
-Green & Red Bell Peppers	Vegan sour cream	Cheyenne power	
-Parsley	Olives	Baked beans	
Dressings	Onions	Celery & carrot sticks	
Cold drinks	Tomatoes	Ranch dip	
	Salsa	Peanut butters	
	Chips	Pimento cheese	
	Cold drinks		

Evening Meal Menu Options		
Dinner	Dinner	Dinner
BAKED POTATOES	HOT DOGS	SPAGHETTI
Lg Potatoes	Veja inks	Thin spaghetti
Regular grated cheese	Buns	Sauce & diced tomatoes
Vegan grated cheese	Regular mayo	Parmesan cheese
Regular sour cream	Vegan mayo	Green beans
Vegan sour cream	Ketchup	Salad:lettuce,celery,carrots
Butter	Mustard	Tomatoes,peppers,parsley
Onions	Relish	Ranch, thousand island
Green beans	Sour kraut	French bread,buttered
Corn	Onions	
Salsa	Regular grated cheese	
Bread	Vegan grated cheese	
Ranch dressing	Relish	
	Baked beans	
	Chips	

Miscellaneous Items for cooking		
Misc. Food Options		Veggie Food List
Onion powder		McKays Chicken season
Cayenne powder		Veja links 4 cases
Salt		Big franks 4 cases
Oil		Rediburger 4 cases
		Burger 4 cases
		Fri chik 6 cases
Popcorn		Sandwich slices wham, turkey
Country Time lemonade		
Cookies		
Ice cream		
Cans of peanuts		
Granola bars		
Trail mix		
Animal crackers		
Cracker packs		
Gatorade		
Hot dogs sliced. S kraut		

• POD (Point of Distribution)

- Have a clearly marked path for cars to follow proceeding through the line
- Have a designated location for arriving product to be unloaded, sorted and have an effective way to get it to the distribution line.
- There are four basic areas of products needed for a POD.
 - o Water and ice
 - o Baby products
 - o Food
 - o Hygiene products

Each area has a designated color for a sticky note to go on each car windshield

Area	Color
Water and Ice	Purple
Baby Products	Blue
Food	Yellow
Hygiene Products	Pink

- Registration for cars in distribution line
- Those in charge of registration are to fill out a the following information on a spreadsheet for each car coming through.
 - o Name
 - o Address
 - o City
 - o State
 - o Number of people they are picking up supplies for noting
 - o Baby(s) age and diaper size
 - o Elderly
 - o If work needs to be done at their home
 - Mobile number
 - Address
 - What work needs to be done
 - Ask and make note if mold and mildew is present
 - There is to be one slip per family, NOT per car.
 - o Using the information on the registration slip, write the number of people/ babies/products needed on the corresponding colored Post-it sheet. For example: If there is a car with four adults and two children needing food and hygiene products, you write, "4 adults on a yellow Post-it and 2 kids" on a pink Post-it.
 - Place the Post-it sheets on the windshield, passenger side. Every family needs their own set of Post-it sheets. If there is a vehicle with multiple

families, the Post-it sheets need to be placed on the windshield in columns. Each family having their own column.

- o You must write the following on each blue baby products Post-it sheet:
 - number of babies
 - their ages
 - their diaper sizes.
- o Based on available supplies, ask if there are any diabetics or seniors with special needs and indicate this on the yellow food Post-it.

Water and Ice

- o One case of water per car and 2-3 bags of ice.
- o When asked to place ice in coolers, do not place so much ice that the cooler cannot close properly.
- o Do not tear open individual bags of ice.

- Baby Products

- o Check the Post-it sheet for the number of babies, baby's age and baby's diaper size and give products accordingly.
- o Any specific type of formula needs to be requested at the station.

Food

- o 1-3 MRE's or bags/boxes of food per car depending on a family's needs.
- o Check Post-it sheet for special needs, such as diabetics, senior citizens, etc.
- Provide feminine hygiene products upon request

Things to Remember

- Stay hydrated. Drink water and Gatorade proportionate to your perspiration, and be careful, as it is possible to drink too much water.
- Stay focused on your job. Do not use distribution products as toys or for your own amusement.
- Please follow instructions as closely as possible.
- Assume personal responsibility for delivering products if you are the first to arrive at a given vehicle. Personally remove the Post-it sheet for your station ONLY after the job is done. If you need additional assistance in delivering products to a certain car, be sure to communicate with each other. Work as a team.
- To avoid problems, if you give something to one car, you must give it to the next.
 If someone asks for something that is not on the general distribution line, in order to avoid complications, do not leave your station to retrieve it for them.
- DO NOT TAKE DONATED CLOTHES FOR PERSONAL USE! BED BUGS ARE A STRONG POSSIBILITY! YOU DO NOT WANT BED BUGS!!!!

STUDENT ACCIDENT INSURANCE INFORMATION

Summary of Coverage for Schools

Student Accident Insurance

Student accident insurance is normally provided on a conference-wide basis and provides accidental medical payments for typical school activities and outings within the United States. This coverage may be written on either a primary or secondary basis subject to a specified maximum limit for medical expenses incurred within a specified time frame from the date of injury. Deductible provisions may apply and typical limitations may include sponsored activities outside of the United States and specified activities i.e. varsity type sports, construction projects etc... Be sure to carefully review your student accident insurance plan to determine these coverage details. In the event of an accident all claims should be reported directly to your conference's student accident insurance provider.

Volunteer Labor Insurance (Most volunteer labor policy's accident medical expense benefits are payable on an Excess basis after other collectable insurance i.e., parent's health insurance and/or student accident insurance.)

Most conferences in the United States provide accident insurance for all workers performing volunteer labor and services during church and school sponsored and supervised activities including work-bees, construction related activities and disaster relief related activities. Contact the conference office where the activities will take place to verify specific coverage.

This insurance normally provides indemnity for loss of earnings and limited medical expense benefits {based on the claimant's age} on a secondary pay basis to other types of applicable accident or health insurance programs. If you are injured while working on behalf of the church in a supervised activity or while traveling to and from such activity, notice should be made within 24 hours to the conference where the accident occurred. The conference will then file the claim with their volunteer labor insurance provider.

Provided by Arthur Blinci, Adventist Risk Management, February, 2012

- Based on the letter above from Adventist Risk Management, insurance claims follow this procedure:
 - Parents insurance is always drawn on first
 - School insurance is next
 - Additional trip insurance, if purchased, is drawn upon last.

PRAY DAILY FOR GOD'S PROTECTION and BLESSINGS ON ALL