

SHORT-TERM MISSION TRIPS

The mission field of today is vastly different from the one the early apostles faced. Nowadays, you can't just strap on your sandals and go. As a ministry leader, you must be aware of the risks involved with short-term missions and how you'll handle the problems that can easily occur.

Decide the **purpose** of your mission trip early in the planning process. Will your team work on a building project, minister through a Vacation Bible School, or evangelize with a street drama? Knowing what your team will be doing during their time in the mission field will help you anticipate and prepare for potential problems.

Here are some thoughts to assist in your planning for a short-term mission trip to any area administered by the North American Mission Board:

- Recruit an adequate number of **experienced** leaders.

Leadership requirements should include cross-cultural "sensitivity" training, participation in previous ministry trips and familiarity with the project locale.

- Develop a thorough **screening procedure** for participants.

Examples of eligibility requirements include:

- Good health
- Verification of personal health
- Life and property insurance
- Parental approval for minors
- Willingness to assume the risks associated with a mission trip

As you contact potential participants and they are interested in the mission trip, be sure that the parent/guardian executes on behalf of a minor or the adult participant executes a Short-Term Mission Trip Agreement. (See illustration J.)

- Require **ministry training** for participants and parents of minors.

Thoroughly explain the known risks involved with the project and legally document the participant's assumption of risk.

- Recruit someone with **medical training** to serve as a team member.

Illness and injury are serious threats to mission trips since quality medical care is not always available. If no one is available that has medical training be sure to recruit someone trained in first aid procedures. In addition, before you arrive at the mission site, know the location of the nearest hospital or medical facility. Establish an emergency plan in advance, including how you plan to transport an injured participant.

- Ask participants to have physical and dental **checkups**.

Team members who have chronic health problems should carry extra medication in case of delays returning home. Store medication in its original container.

- Appoint a trip **secretary** to organize the paperwork.

Keep medical release forms, acknowledgment of risk forms and other paperwork in one easily accessible location. (See Illustration H.)

- Establish a **chain of communications** for emergencies.

Designate a contact person at home to relay information to families. That way you'll only have to concern yourself with taking care of the situation at the mission location.

For those persons planning international mission trips in any area administered by the International Mission Board, all of the above conditions apply as well as the following:

- Contact the **Centers for Disease Control** (CDC).

Contact the CDC for health precautions related to your project destination. Check with them about required inoculations.

- Know the location of the **U.S. Embassy**.

Most public libraries can give you the address and phone number. Find out what services or advice embassy officials can provide.

- Arrange for the **passport/visa** information.

The trip secretary should keep passport and visa information in addition to the forms and paperwork mentioned above.

Questions & Answers About Coverage

Q: What insurance protection applies if one of our participants becomes ill or is injured on the trip?

A: The answer depends on whether the participant is an employee or a volunteer and if the trip is in the continental United States or in a foreign country.

If the team member is an employee of your organization, workers' compensation coverage should apply to cover medical, disability and death benefits. However, benefits apply according to schedules established by each state. Make sure your organization has purchased workers' compensation insurance protection.

If the team member is a volunteer, there are three possible sources of insurance protection:

- Individual insurance.

An individual or family insurance program should include: health, life, disability (short and long-term) and personal liability insurance (included in their homeowner's policy). Some policies, however, don't provide benefits outside the United States. Participants should check their individual policies for coverage limitations.

- Your organization's activity/medical insurance.

If a volunteer is injured during a short-term mission trip, the organization's policy provides certain limited medical coverage. Please check with your insurance agent.

- Special accident/sickness insurance.

A special trip policy can provide limited benefits on either a primary basis (pays first regardless of other available coverage) or excess basis (pays after other available coverage is exhausted or to cover uninsured expenses). Some trip policies provide an accidental death benefit. Contact your insurance agent for help obtaining this type of policy.

Q: What about theft or damage to personal property taken on the trip?

A: Again the answer depends.

Is the personal property owned by your organization or does it belong to one of the trip participants? If personal property is owned by the organization, your property insurance policy may provide some limited automatic benefit. If you plan to take expensive equipment such as a laptop computer, multimedia projector, video camera, etc., make a careful inventory of your property, including make, model, serial numbers and cost of the item. Then check with your insurance agent to determine if you need to purchase additional coverage.

Trip participants should be informed that they are responsible for damage to their personal property. Advise them to make a complete inventory of the property they plan to take on the trip and contact their insurance agent to see what coverage is available under their homeowner's policy.

If necessary, you may be able to purchase a special property "floater" policy covering all property taken on the trip. Check with your insurance agent to see what options exist.