Insurance Board Key Info
Provided by Elizabeth Vance, Senior Loss Control Representative,
for DOC Outdoor Ministries Zoom on Feb 15, 2021

- The liability FAQ will address some basic questions about general liability concerns, but also addresses specific coverage related questions for Insurance Board participants. We realize not everyone attending the DOC Outdoor Ministries Zoom will be Insurance Board participants.

- The Resource Guide contains links to our Insurance Board information but also information from leading health experts and denominational leaders.

- Additionally, we have a COVID-19 Preparedness Planning document as well as a worksheet for camps/churches to use to help them develop a plan. We have been working closely with Dean Rocco from Wilson-Elser to offer a sample Covid-19 Prevention Plan Worksheet so churches have a framework to start from as they are composing their plan and adopting new policies to implement it. Camps may want to use a similar framework.

- The Insurance Board had a webcast that took place on 1/29 to roll out the plan, which walks through the most up to date guidance and requirements, including addressing vaccines. This webcast is available for viewing on our online learning page, which is located here: [https://www.insuranceboard.org/online-learning/](https://www.insuranceboard.org/online-learning/).

- You may also want to be aware of the Covid-19 Video that was developed specifically for leadership and clergy regarding reopening, as well as a training video to show staff and volunteers how to help prevent the spread of Covid-19. The link to access signing up for the video is located here: [https://www.insuranceboard.org/reopening-during-covid-19-considerations/](https://www.insuranceboard.org/reopening-during-covid-19-considerations/). Anyone insured with IB has 25 free licenses for viewing, and all they need to do is have someone from the ministry register as the administrator and assign to the appropriate people for viewing. The training videos are housed on an LMS system, so they provide a certificate that someone has viewed the training. Should a claim arise, they would be able to demonstrate the ministry did provide training for leadership and staff. If they couple this with a thorough Covid-19 Prevention Plan that incorporates state and local guidelines, and they are adamant about consistently following their plan, this is a great way to help limit their exposure if they reopen and resume activities.

- Another important consideration is third party usage of facilities. Legal counsel’s recommendation is that third party agreements should be updated to include the COVID-19 safety measures being adopted by the camp (which should follow best practice according to CDC, as well as state and local guidelines), and include the appropriate indemnification language and expectations for anyone who may be leasing or using the space. We encourage everyone to work with a local attorney to make sure safety measures are following state and local mandates, as well as updating third party contracts to include these safety measures with proper indemnification language.
Here are some additional links containing valuable resources:

- [https://www.insuranceboard.org/safety-central/covid-19-resources/](https://www.insuranceboard.org/safety-central/covid-19-resources/) (Click on Covid-19 Toolkit)

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