

December 16, 2017

Parish Insurance Coverage: Parish Groups.

The situation arose wherein a group from one of our Parishes intended to go on a “Mission trip” to a foreign country. The question was asked: “what cover does our parish insurance policy extend to the volunteers in such a situation”.

The short answer-An extremely limited amount of Medical coverage in an extraordinary circumstance.

The volunteers should purchase their own medical insurance **OR** enroll under the “umbrella” of a larger sponsoring organization-if one exists for such a trip.

The Parish’s liability coverage is designed to cover the Parish’s legal liability for bodily injury to **third parties** and/or for damages to **third party property** arising out of the operations and activities of the Parish and occurring anywhere in Canada and the USA. The policy does extend to cover this “territory” to other countries when these activities /operations are for a limited /temporary period of time.

Any individual /volunteer must be informed (best “in writing before the trip is finalized”) that the Parish’s liability insurance is not “accident/health/travel” insurance. The Parish policy only responds to cover the Parish Corporation’s and any volunteer’s liability- if they are deemed negligent and which negligence results in bodily injury to third persons or damage to third party property.

Provincial health insurance MAY provide some coverage-but participants/volunteers should secure their own health insurance-when any Mission trip is outside Nova Scotia.

The “Myth” persists that “because they (participants/volunteers) are doing the Project/Trip/Mission on behalf of the Parish, that the Parish insurance coverage extends to cover them if they become injured or sick. **THEY ARE NOT COVERED FOR SICKNESS OR ILLNESS.**

Easiest solution to this situation: Enroll in the Health Coverage of the major sponsor of the Mission/Trip.

Second approach-Participants purchase their own coverage.

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