

**POLICIES OF THE BOARD OF TRUSTEES
JOB'S DAUGHTERS INTERNATIONAL**

**POL-BOT-1
INSURANCE POLICIES AND PROCEDURES**

Insurance is a key operational component of all programs and activities of Job's Daughters International (JDI). Making sure JDI has the insurance coverage necessary to protect the Order in case of catastrophe is the responsibility of all JDI leaders at the Bethel, Jurisdictional, Grand and Supreme levels in the United States (U.S.), Canada and Australia. Reference this policy to understand what insurance coverage is carried by JDI, when supplemental coverage may be needed, and how to obtain additional coverage when required.

**COVERAGE AND PROCEDURES OVERVIEW
UNITED STATES AND CANADA**

The JDI Board of Trustees (BOT) maintains General and Corporate insurance policies for all Bethels, JGCs, and GGCs located within the U.S. and Canada.

GENERAL COVERAGE

General coverage includes those policies that provide protection against a variety of possible accidents or incidents. Some policies provide primary coverage (General Liability, Sexual Misconduct) for JDI, while others provide secondary coverage above-and-beyond claims made to primary insurance holder policies (Group Travel/Business Automobile).

The following policies and minimum coverage(s) are maintained, reviewed and renewed annually by the BOT:

INSURANCE TYPE	DESCRIPTION
General Liability	General liability coverage for standard and low-risk events and activities, slip and fall(s) by members, outside visitors and/or adult volunteers
Excess/Umbrella Liability	Supplemental liability coverage over and above General Liability policy
Group Travel/Business Automobile	Liability coverage for automobile accidents involving hired and non-owned cars, secondary coverage for JDI after driver's personal policy is exhausted
	NOTE: All JDI chaperones are required to carry personal automobile liability coverage equal to or greater than the state minimum
Sexual Misconduct	Coverage in case(s) of sexual abuse
Cyber Liability	Coverage in case(s) of email, website or server hacking, etc.

Minimum coverage:

1. Comprehensive General/Public Liability for a single limit of at least two million dollars (\$2,000,000.00), Bodily Injury and Property Damage.
2. Medical Payments for limits of at least five thousand dollars (\$5,000.00) per person, ten thousand dollars (\$10,000.00) aggregate per accident.
3. Sexual Misconduct Liability Insurance of at least one million dollars (\$1,000,000.00).

CORPORATE COVERAGE

Corporate coverage includes those policies that provide protection for JDI employees and property.

The following policies and minimum coverage(s) are maintained and renewed annually by the BOT:

INSURANCE TYPE	DESCRIPTION
Commercial Property Liability	General liability, property damage coverage for the Supreme Office and owned inventory
Terrorism General and Property Coverage	Coverage in case of acts of terrorism, associated damage to person(s) or property
Worker's Compensation	Coverage in case of bodily injury/accident to JDI employees caused or aggravated by working at the Supreme Office
Crime	Coverage in cases of employee theft, forgery, computer and/or financial fraud
Directors and Officers (D&O)	Coverage for Directors and Officers of JDI in case of legal/liability claims

Minimum coverage:

1. Fidelity Bond and Depositors Forgery for a limit of at least ten thousand dollars (\$10,000.00).

PROCEDURES

Notification of coverage:














- Each Bethel, JGC and GGC within the U.S. and Canada must annually receive and retain a Memorandum of Insurance from the Supreme Office.

Insurance fees:

- Remittance of insurance fees by Bethels, JGCs and GGCs within the U.S. and Canada must follow the processes and method of payment outlined in SOP-SGC-11.
- The Supreme Office may invoice members of the BOT for remittance of insurance fees for Directors and Officers (D&O) coverage as outlined in the Bylaws and Standard Operating Procedures of JDI. (B-SGC, Art. II, Section 1; B-SGC, Art. VI, Section 2; SOP-SGC-15).

SPECIAL EVENTS UNITED STATES AND CANADA

While JDI's General liability policy covers basic day-to-day functions and activities of Bethels, JGCs and GGCs located within the U.S. and Canada, events that have increased risk always require additional documentation, and may require supplemental or Special Event coverage to make sure JDI is protected. Use the chart below to know what action is needed when planning events. Failure to follow processes and ensure the protection of JDI may result in disciplinary action.

ACTIVITY TYPE	EXAMPLES	COVERED UNDER JDI POLICY	SUPPLEMENTAL RIDER REQUIRED	PERSONAL HEALTH FORM REQUIRED	RELEASE, WAIVER, AND CONSENT FORM REQUIRED	BOT GUIDELINES PROVIDED	COMMENTS
Standard JDI activities	Standard, very-low-to-no-risk social events • Meeting(s) • Dinners, picnics • Sleepovers	YES	NO	YES 	NO	NO	JDI's General Liability policy provides blanket coverage for core activities. All members and adult volunteers must submit a Form 125a-Personal Health Form with the Bethel annually.
Low-risk events/activities	Low-risk physical events • Basketball, volleyball, kickball, softball, soccer, flag football, tennis, ice/roller skating, golf, disc golf, bicycling, fishing • Walking, running (5k/10k), hiking • Supervised swimming in a pool • Water/Amusement parks, laser tag, parade participant	YES	NO	YES 	YES 	NO	Any event including physical activity inherently comes with increased risk. In cases where physical activity is above-and-beyond social events, all participants must have BOTH a Form 125a-Personal Health Form AND must have a Form 125B-Release, Waiver, and Consent Form on file with the Bethel prior to participation.
High-risk events/activities	High-risk physical events • Snow – skiing, boarding, tubing, sledding, etc. • High-impact/potential injury sports/activities - Hockey, rugby, dodgeball, trampoline parks, rock climbing, horseback riding, gokarts/racecars • Supervised swimming in lakes, oceans, rivers, etc., white water rafting	NO 	YES 	YES 	YES 	NO	As physical activity and contact increase, so does risk. In cases where personal/physical contact and risk of injury is heightened, a supplemental rider policy covering the event/activity is required in addition to all participants having BOTH a Form 125a-Personal Health Form AND must have a Form 125B-Release, Waiver, and Consent Form on file with the Bethel prior to participation.
YPP-impacted events/activities	Events involving weapons/projectiles: • Archery • Ax/Knife Throwing • BB guns • Firearms/Rifery • Paintball • Fireworks/Fireworks Sales	NO 	YES 	YES 	YES 	YES 	JDI's Youth Protection Policy is intended to ensure the safety of our members and the Order itself. Events that contradict this policy require significant oversight and unique considerations. In addition to a supplemental rider policy , a Form 125a-Personal Health Form and a Form 125B-Release, Waiver, and Consent Form on file with the Bethel prior to participation, event planners must become familiar with and implement additional processes and risk-management controls as defined by the Board of Trustees .
Never allowed events/activities	Events involving drugs, sexual content: • Skinny dipping/Streaking • Mooning • Drugs or alcohol • Hazing	NO 	N/A	N/A	N/A	N/A	JDI does not/will not endorse activities involving drugs, alcohol, sexual content or hazing. Activities and/or interpersonal contact of this nature will result in immediate disciplinary action.

PROCEDURES

Evidentiary Forms:

- Bethels, JGCs, and GGCs within the U.S. and Canada must annually solicit and retain a Personal Health Form (Form 125a) for all members and adult volunteers.
- Release, Waiver and Consent Forms (Form 125b) must be collected by all Bethels, JGCs, and GGCs within the U.S. and Canada for any event with elevated risk. A new form must be completed and collected from each youth and adult participant prior to participation in the event.
- Forms may be accessed on the Job's Daughters International website: www.jobsdaughtersinternational.org
 - [Form 125a-Personal Health Form](#)
 - [Form 125b-Release, Waiver and Consent Form](#)

Special event coverage:

- Sourcing Special Event policies and payment of associated fees are the responsibility of the Bethel, JGC, or GGC hosting the event.
- Sourcing help for Special Event policies may be available through the BOT and Supreme Office with sufficient prior notification. Bethels, JGCs, and GGCs may submit a [Request for Liability Insurance](#) a minimum of 2 weeks prior to a special event. Underwriting of a Special Event policy through the Supreme Office is not guaranteed.
- JDI must be named as an additionally insured for all supplemental insurance policies including Bethel, JGC, GGC jurisdictional policies and Special Events policies.

COVERAGE AND PROCEDURES OVERVIEW AUSTRALIA

Insurance for all Bethels, JGCs, and GGCs located within Australia must be locally-held and managed per local law.

PROCEDURES

Notification of coverage:

- Each Bethel, JGC, and GGC within Australia and the Supreme Office must annually receive and retain a Memorandum of Insurance from the jurisdictional Secretary.

Insurance fees:

- Processes for the remittance of insurance fees by Bethels, JGCs, and GGCs within Australia must be determined and communicated locally.

COVERAGE AND PROCEDURES OVERVIEW PHILIPPINES

Insurance for all Bethels, JGCs, and GGCs located within the Philippines must be locally-held and managed per local law.

COVERAGE AND PROCEDURES OVERVIEW BRAZIL

Insurance for all Bethels, JGCs, and GGCs located within Brazil must be locally-held and managed per local law.