

ISI Activities/Insurance List

ISI Activity	General Liability Policy Applies*	Student/Volunteer Accident Policy Applies**	Neither Policy Applies	Pre-approval Required	Notes
Routine	Pol #416510 10/1/17-18	Pol #NHH000458 10/1/17-18			
Weekly Meetings (ICFs*, Bible Studies)	Yes	Yes			
One-On-One Meetings (coffee shops)	Yes	Yes			
Church Attendance	Yes	Yes			
ISI Retreats	Yes	Yes		Yes	
ISI Sightseeing Trips	Yes	Yes		Yes	
Overnight Stays	Yes	Yes			Sponsored trips in US are covered up to 14 days in length
Shopping Trips	Yes	Yes			
Other					
ATVing (off-road)	Yes w/ reduced limits	No			BMIC Liability Limit \$100,000/Medical Limit \$5,000
Archery	Yes	Yes			
Bicycling	Yes	Yes			
Boating (<26 ft length/free rides - no racing)	Yes	Possible w/ Notification		Yes	
Bungee Jumping	No	No	X		
Camping	Yes	Yes			
Canoeing	Yes	Yes			
Carnival Attendance	Yes	Yes			
Conference Attendance	Yes	Yes			
Dirt Biking (off-road)	Yes w/ reduced limits	No			BMIC Liability Limit \$100,000/Medical Limit \$5,000
Firearms	Yes w/ reduced limits	No			BMIC Liability Limit \$100,000/Medical Limit \$5,000
Fireworks (personal)	Yes w/ reduced limits	No			BMIC Liability Limit \$100,000/No Medical Coverage
Fishing	Yes	Yes			
Go-Karting	Yes	Yes			
Hang Gliding	No	No	X		
Haunted Houses	Yes	Yes			
Hay Rides	Yes	Yes			
Hiking	Yes	Yes			
Horseback Riding	Yes w/ reduced limits	Possible w/ Notification		Yes	BMIC Liability Limit \$100,000/Medical Limit \$5,000
Hunting	Yes	No			
Ice Fishing	Yes	Yes			

*General Liability Insurance (\$2,000,000 per occurrence) is provided by Brotherhood Mutual (BMIC).

**Student/Volunteer Accident Insurance (\$25,000 Accident Medical limit with \$100 Deductible) coordinates with the individual's personal medical insurance.

Note: This summary does not amend or alter any provisions of the actual insurance policies. In matters, if any, in which this summary conflicts with such policies, the provisions of the insurance policies govern. Because legal liability is determined after an incident has occurred, liability coverage cannot be guaranteed in advance. All claims are subject to policy terms, conditions, and exclusions.

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Routine	Pol #416510 10/1/17-18	Pol #NHH000458 10/1/17-18			
Ice Skating	Yes	Yes			
Mountain Climbing	Yes w/ reduced limits	Possible w/ Notification		Yes	BMIC Liability Limit \$100,000/Medical Limit \$5,000
Off-Roading (dirt bikes, ATVs, dune buggies)	Yes w/ reduced limits	No			BMIC Liability Limit \$100,000/Medical Limit \$5,000
Paintball	Yes w/ reduced limits	Yes			BMIC Liability Limit \$100,000/Medical Limit \$5,000
Parachuting	No	No	X		
Parades	Yes	Yes			
Parasailing	No	No	X		
Rafting	Yes	Yes			
Rappelling	No	Possible w/ Notification		Yes	
Rock Wall Climbing	Yes w/ reduced limits	Possible w/ Notification		Yes	BMIC Liability Limit \$100,000/Medical Limit \$5,000
Roller Skating	Yes	Yes			
Skateboarding	Yes w/ reduced limits	Yes			BMIC Liability Limit \$100,000/No Medical Coverage
Sky Diving	No	No	X		
Snow Shoeing	Yes	Yes			
Snow Skiing	Yes w/ reduced limits	Yes			BMIC Liability Limit \$100,000/Medical Limit \$5,000
Snowmobiling	Yes	No			
Spectator Sport Attendance	Yes	Yes			
Surfing	Yes w/ reduced limits	No			BMIC Liability Limit \$100,000/Medical Limit \$5,000
Swimming	Yes	Yes			
Water Skiing/Tubing	Yes w/ reduced limits	Yes			BMIC Liability Limit \$100,000/Medical Limit \$5,000
Whitewater Sports	Yes w/ reduced limits	Yes			BMIC Liability Limit \$100,000/Medical Limit \$5,000

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