THE DEACON'S BENCH®

BROTHERHOOD MUTUAL®

Practical risk management guidance
to help today's Christian ministries thrive

MISSION EDITION

Mapping out solutions to modern-day risks



FIELD NOTES:

INSIDER ADVICE ON 5 MISSION ISSUES

Check Point: Advice From the Specialists

The mission specialists at Brotherhood Mutual not only help ministries navigate global evangelism, but they also have experience serving in the field. Gabe Brown is the assistant vice president for special markets at Brotherhood Mutual. His heart for missions has taken him to Africa and Central America. Derek Gard is an international program manager for special markets at Brotherhood Mutual. He served as a missionary for several years in the Dominican Republic.

Their experience is a helpful tool for ministries to lean on as they seek to spread the gospel. They reveal five issues and how ministries can respond to protect their people and organizations, furthering mission work for decades to come.

#1 Communicate the Reality of Risk

Before sending employees or volunteers out to the mission field, it's important to communicate the reality of the risk. "People are willing to go, so be fully transparent about the situation on the ground," said Brown.

Ministry leaders often understand the totality of the risk, but a ministry can run into trouble if they don't fully convey those risks to their employees and volunteers. "If a ministry minimizes the reality of the risk when communicating with workers, there could be a lawsuit, especially if something bad happens," added Brown.

Volunteer travelers or ministry workers could sue your ministry claiming negligence. Brown advises ministries to give an accurate picture of the risk and accommodations when recruiting volunteers.

#2 Watch Out for Surprise Liability

Providing financial support to an organization in a foreign country could lead to what's known as *vicarious liability*. For example, supporting a school can create liability if a teacher is accused of something improper. "Even if you're only sending money, but you're the primary source of funding, you could be held responsible for whatever goes on there," said Gard.

Counseling activities, leadership issues, accusations of misconduct, and many more issues can derail ministry efforts. As a leader, you'll want to make sure your insurance carries over to long-term foreign operations.

Even if your organization or people are innocent, there are still costs and complexities associated with navigating the legal system in a foreign country.

#3 Be Prepared for Accidents

The risk of getting injured increases the longer a worker is in the field. Without appropriate care, even minor injures from a fall or cut can become life-threatening, requiring medical evacuation or hospitalization. "The risk ministries take by not adding accident insurance is that their mission worker, and possibly their ministry, will need to raise funds to offset the costs, and on top of that, your ministry could face a lawsuit claiming negligence for failing to adequately care for the worker," said Brown.

If the mission worker is an employee, you could be facing a workers' comp or employers liability lawsuit, too. Accident insurance helps cover medical expenses like hospital bills, emergency room treatment, medical or surgical treatment, and more.

#4 Protect Against Abuse

Your domestic child protection guidelines apply to long-term foreign operations, too. Whenever a ministry is working with children or youth in a foreign country, there is a risk of a claim of abuse. And if the worker is arrested, it only complicates the situation.

Make sure any long-term operations involving children or youth have a child protection plan in place. The plan should include requirements for training and supervision, background screening, and reporting incidents of abuse. To protect the ministry and defend innocent workers, it's important to make sure your liability coverage extends internationally and provides coverage for sexual acts liability.

"This is when occurrence-based coverage is really important," said Gard. Occurrence-based policies are designed to provide coverage long after an event, as long as an alleged incident took place while the policy was in effect.

#5 Protect Your People and Your Mission

A recent study by Missio Nexus and Brotherhood Mutual found that 63% of mission volunteers and workers will go anywhere, regardless of the risk.* They also want to know there is a plan in place to protect them. One way to provide protection is through insurance.

Having insurance coverage specifically designed for long-term international missions protects your people and organization from the financial impact caused by injuries, lawsuits, property damage, and more. "When developing our unique Global Mission Protection program, we saw that ministries were getting foreign liability insurance from commercial carriers that didn't understand the specific risks of Christian ministries. We found a way to help ministries extend their domestic coverage with Brotherhood Mutual to protect against risks in foreign countries," said Brown.

He recommends that ministries seriously consider additional coverages like kidnap and ransom, workers' comp, and medical evacuation coverage for any worker serving overseas. "The coverage is typically inexpensive and protects workers against financial hardship. Providing care through coverage also protects organizations against liability," added Brown.

While ministries with a Brotherhood Mutual policy may already have some international liability coverage for short-term trips, speak with your agent to make sure all your foreign activities are covered, especially any long-term efforts.



Gabe Brown works with a village in East Africa.



Derek Gard ministers to youth in the Dominican Republic.

*Missio Nexus. *Global Missions and Risk*. https://missionexus.org/global-missions-and-risk. Accessed October 27, 2022.
Coverage decisions are made at the time of an actual claim, subject to all policy terms and conditions.

PREPARING FOR THE MISSION FIELD

5 Things To Check Off Your List

As you plan your mission program, be sure to think carefully about the risks involved with how and where your people will serve. When in doubt, it's best to speak with your insurance agent to make sure you have the appropriate protections in place. The goal is to help ministries answer their call to serve.

Here are five things to consider:

#1 **Be careful going places where there's political unrest or threats of violence.** Keep an eye on the news and stay in contact with sources near the destination. The U.S. State Department's Bureau of Consular Affairs posts up-to-date, area-specific safety information at travel.state.gov. You also can purchase security assistance services as part of certain insurance policies. If conditions are volatile, weigh the risks and consider rescheduling the trip if necessary.

#2 **Think before driving in foreign countries.** From traffic laws to insurance requirements to security concerns, the driving environment in other countries is often very different from what Americans are used to. Even one-day trips across the border have their risks. In fact, many American churches located near the border with Mexico do not allow their members to drive their own cars into Mexico during mission trips. If you plan to drive in another country, ask your agent about foreign auto coverage options.

#3 **Protect your mission budget with proper planning.** Most insurance policies only apply within the United States, meaning you'll need additional medical and liability coverage for foreign travel and operations. While many Brotherhood Mutual customers already have worldwide liability coverage, it's best to ask your agent. If you need additional coverage for extended operations, your agent can identify what type of coverage your people need so you can factor the cost into the missions budget.

#4 **Know how your long-term workers are protected.** Domestic workers' compensation coverage may or may not follow a worker overseas. Long-term workers also can face limits on how long their coverage will apply once they leave the U.S. Even if your ministry isn't legally required to provide workers' comp coverage, you may want to provide protection against the expense of illness and accidents while on the job. It can be helpful to speak with your insurance agent about the available options.

#5 **Get proof of coverage.** Ask your agent about your current coverage to make sure your ministry, workers, and travelers have the protection they need.



KEEP YOUR DEVICES CYBER SAFE



Check Point: Juice Jacking

Two flights and one train ride later, you and the other mission workers have finally reached your destination country. Everyone is eager to talk to their families about their safe arrival — but the long travel day means some devices need to be charged first. You make your way to one of the train station's USB charging centers. As soon as you plug in your phone, the screen immediately locks, disabling all access to your device.

Public USB charging stations, often found at shopping malls, airports, and other transportation hubs, have turned into a new way for cyber thieves to access personal data and passwords, or to plant harmful malware. This phenomenon, known as "juice jacking," presents a cybersecurity risk that mission travelers can prepare for and avoid.

"This method of hacking includes several tactics that we need to be aware of, especially when traveling for international missions," said Matt Cohee, manager of information security at Brotherhood Mutual. "Not only should you avoid public USB charging stations, but you should also avoid using any USB cables that are not your own."

Malicious USB cables may look exactly like the chargers we use every day, but they are designed for much more than simply charging a device.

Keylogger Cables

A *keylogger* is a kind of spyware that allows hackers to monitor every keystroke made on your device. If you unknowingly plugged into a keylogger USB cable, then accessed your bank account with a username and password, the hacker could see what you type in real-time.

OMG Cables

This type of malicious USB cable creates an easy portal for cyber thieves to access personal information stored on your device. The attacker might not even be in the same room — they can carry out this deception from miles away. If you plug into an OMG cable, you might see a pop-up on your device asking for permission to access your photos, contacts, or other personal information.

The following best practices can help you avoid becoming a victim of "juice jacking" and help keep your personal information safe.

- Bring your own wall charger (and outlet converter depending on your destination), car charger, and USB cables when traveling.
- Avoid USB charging stations and any USB cables that are not yours.
- Consider purchasing a data blocker — a small USB plugin which is intentionally designed with no physical channel for data transfer, yet still allows your device to be charged. (A charge-only cable also works in the same way).
- Carry a portable charger or external battery.
- Consider purchasing a fast charger wall plugin to recharge your devices more quickly (available for Apple and Android).

Protecting your data should be the least of your worries on a mission trip. Be sure to speak with your insurance agent about how Worldwide Liability Coverage and Cyber Liability Coverage can protect your organization while on mission.

MAKE EVERY MISSION TRIP A FAITH VENTURE

Check Point: No Medical Coverage

On the last day of a trip, a mission worker falls ill with an infectious disease. Due to government orders, she is not allowed to leave the country. The rest of the mission team has no choice but to board their flight back home. The mission worker is 150 miles from a facility that offers the care she needs. Alone, sick, and without transportation, the worker's U.S. sponsor tries to help coordinate care but is having trouble negotiating from overseas.

Mission work carries untold risks for travelers. From an onsite injury to a vehicle accident, there are multiple ways a medical emergency can compromise a mission. Short-term mission workers may be unaware of the bodily dangers and financial risks they face in the field.

Travel insurance is often overlooked because many mission leaders assume it's unnecessary or expensive—which isn't always the case. What's the risk of going without? It's about more than just lost luggage. Travel insurance offers emergency medical coverage to care for you when an injury or illness forces you to seek immediate treatment.

That added coverage is critical. "Most health insurance plans generally provide little to no coverage outside of the U.S. For some, their health insurance doesn't even work out of state," said Erik Sorensen, a business development and operations manager for Faith Ventures®, mission trip travel insurance specialists. Without coverage, finding skilled care, medications, and emergency transportation requires connections not always readily available.

"Travel insurance is protection for the things you can't imagine happening—but do," said Sorensen. For medical emergencies in the mission field, time, distance, and funds create barriers to care. Without travel insurance, overseas short-term mission workers risk getting entangled in potentially dangerous and costly scenarios that put you at the mercy of people looking to cash in on your misfortune.

"Say, you break your leg. A friend of a friend of a friend says that he can drive you the 300 miles to the nearest hospital," said Sorensen. "These types of arrangements are offered only if you have the cash. A lot of cash." And that's if locals assist you. The price tag for an ambulance run or a medical airlift skyrockets beyond a mission worker's careful budget. "Medical and security evacuations aren't cheap," he said. "Without insurance, the worker may be on the hook to arrange and pay for emergency transportation, hospital stays, and medical care themselves."



When a situation goes sideways, the mission worker often is left with limited help and no good options. Mission travelers assume that the sending organization will cover them. The reality is that most organizations leave it up to the traveler to secure their own coverage—often mentioned as an afterthought in the planning phase, if at all.

"When that happens, word spreads that the organization doesn't protect its travelers," warned Sorensen. As a result, reputational damage hurts the organization and its mission, families, and financial resources.

Faith Ventures Protects Traveling Mission Workers

Not all travel insurance is built the same. Many exclude coverage in high-risk regions. That puts Christian mission work, in particular, at a disadvantage. It's in these very areas where need is greatest, and where many mission workers find their calling.

Here's where Faith Ventures is different. Faith Ventures understands the *why* at the forefront of Christian mission work. "Christian mission work is the reason Faith Ventures exists," Sorensen emphasized. Faith Ventures offers affordable travel insurance designed specifically for the mission traveler following a heart for service.

"You can prepare as much as you want to for a trip, but you never know when something is going to go wrong. And something almost always goes wrong," said Sorensen. "That's what travel insurance is there for, to provide that added protection to cover the unknowns."

"Most health insurance plans generally provide little to no coverage outside of the U.S."

Organizations can emphasize traveler safety without taking on the cost. Make safety a priority by requiring travelers to purchase travel insurance. Review plans at faithventures.com, then provide guidance to travelers and their families on which plan fits the mission best.

Mission Travel Protection

The Faith Ventures card* offers three plan options up to 180 days per trip for those traveling at least 100 miles from home, anywhere in the world. For as little as $30 per traveler, individuals get the assurance of global coverage for emergency illness, accident, or assistance, 24/7/365. A Faith Ventures card includes trip and travel protection, too, for delayed or lost baggage, delayed or canceled flights, and canceled trips. The $30 basic plan includes:

- Emergency evacuation and travel arrangements
- 24-hour medical assistance helpline
- Illness medical expense
- Accident medical expense
- Security evacuation
- Trip delay/missed connection coverage with local transportation
- Baggage delay, theft, or loss
- Accidental death and repatriation
- Emergency cash transfer assistance
- Lost or stolen passport assistance
- Emergency message relay
- Legal referrals and language services

Trip cancellation reimbursement for nonrefundable payments. You can add this option to your card up to 21 days prior to departure. Coverage applies if your trip is cancelled because your traveling companion is medically unable to travel.

Faith Ventures makes it simple to purchase, both for individuals and for group leaders. Travelers can purchase individual plans easily, just by answering a few questions. If the trip organizer chooses to buy Faith Ventures cards for a group, they can simply upload an existing spreadsheet and buy policies for everyone in a single transaction.

**See policy documents for precise coverage details.*

Faith Ventures is a collaboration with Brotherhood Mutual Insurance Company and Fly For Good. Insurance coverages are underwritten by Arch Insurance Company, NAIC #11150, under policy series LTP 2013 and endorsements thereto. Consumer disclosures can be found at http://faithventures.archinsurancesolutions.com/disclosures

FAITH VENTURES®

THE REALITY OF VIRTUAL KIDNAPPINGS ***

Check Point: Ransom Scam

As your mission trip abroad draws near, posts by your organization and participants flood social media. Everyone is excited. One person in particular is reading as many publicly available posts as possible so he can gather just enough personal information to move on his target.

About a week in, the mother of a mission volunteer gets a call from what looks like an overseas number. Thinking it might be her son or mission staff, she answers. But it's neither. Instead she hears screaming in the background and is told her son has been kidnapped. The caller has personal details about her son and his travel and urgently demands she pay a ransom of $1,000 to ensure his safe return. Using rising panic to his advantage, the caller keeps the mother on the phone and gives instructions to pay electronically immediately. Meanwhile, her son actually is sitting safely in a café with members of the mission team going over plans for the day, no idea that anything is amiss back home.

"This scenario is called virtual kidnapping," said Brad James, special markets account executive at Brotherhood Mutual. "Although the kidnapped person is never physically taken captive, the extortion threat is real. And it's hard to know what to do if it happens to you."

The FBI has issued warnings about these schemes. Criminals use details from mission travelers' social media posts to convince relatives back home their loved one has been kidnapped. Using urgency and threat of harm, scammers usually demand a small sum, often less than $2,000, to ensure the loved one's release. By the time victims learn their loved ones are safe, the money is gone. Given the logistics, it could take up to a day to determine that the traveler is okay. "Meanwhile, panicked loved ones are calling the local church or the mission organization, frantically asking for help," said James.

Don't Become a Virtual Victim

Virtual kidnapping is one of the emerging threats that mission organizations face. Other scenarios include the caller saying the traveler is in the hospital and needs urgent medical assistance or that the traveler has been arrested or is in jail.

If you're organizing mission travel, consider sharing the following tips with your team members and their families to raise awareness:

Be careful about what is posted online about upcoming travel. Use social media privacy tools to keep the information available to just your friend group.

Check to see if your phone number or email is publicly viewable on your social accounts and make them private.

Discuss this virtual kidnapping scenario with family members prior to travel.

Have a prearranged codeword that only the mission worker and family members know, so you can confirm if the person really is in danger.

Some possible indicators of a virtual kidnapping include:

The call number or info looks off or is coming from an unfamiliar number.

Callers go to great lengths to create a sense of urgency and to keep victims on the phone.

Callers will demand ransom money only to be wired or sent digitally while you're on the phone.

The FBI shares some ways to respond if you receive a call from someone demanding a ransom for an alleged kidnap victim:

- While staying on the line with the alleged kidnappers, try to call the alleged kidnap victim from another phone.
- To buy time, repeat the caller's request and tell them you are writing down the demand, or tell the caller you need additional time to meet their demands.
- Don't directly challenge or argue with the caller. Keep your voice low and steady.
- Request the alleged kidnapper allow the victim to call you back from his/her cell phone.
- Try to slow the situation down. Request to speak to your family member directly. Ask, "How do I know my loved one is okay?"
- Ask questions only the alleged kidnapped traveler would know, such as the codeword or info they have not posted on social media.
- Avoid sharing information about yourself or your family.
- Listen carefully to the voice of the alleged victim if they speak.
- Many smartphones will allow you to text while you're on the phone. Try to text the alleged victim.
- Don't agree to pay a ransom digitally, by wire, or in person. Delivering money in person can be dangerous.

If you suspect a real kidnapping is taking place or you believe a ransom demand is a scheme, contact the nearest FBI office or local law enforcement immediately.

Real Protection Matters

"We often hear that people called to do mission work are willing to go wherever a ministry wants to send them regardless of risk," said James. "And we hear that these same people want to know that the ministry sending them out has plans in place to not only proactively protect them, but to help them if something goes wrong."

James emphasizes that's why kidnap and ransom insurance is an important coverage to talk with your agent about before sending people into the mission field. "For example, in the case of a virtual kidnapping, a kidnap and ransom policy would cover a ransom paid to virtual kidnappers, so finances are fully restored."

Not only that, but the liability coverage protecting the mission-sending organization is invaluable. "What if someone on your team really is kidnapped, and the hostage takers decide to harm that person? Regardless of how hard you tried to negotiate the victim's release, the family might sue the ministry. Having a kidnap and ransom policy mitigates the potential losses from a situation like that," explained James.

While every policy is unique, most kidnap and ransom coverage can also provide services if a person goes missing, is detained by law enforcement, or needs to be evacuated for security reasons. Coverage typically includes 24/7 access to crisis response experts to help guide your ministry's actions in a calm, measured manner. Finally, it's important to consider whether the policy pays for a victim's injury, recovery care, and reimburses your organization for ransom payments.

Kidnap & Ransom coverage is provided by Hiscox through Brotherhood Mutual Insurance Services, LLC.
See p.11 for additional disclaimer information.



FREE TIME: FUN OR FIASCO?

Many short-term mission trips set aside one day for sightseeing, cultural exploration, or relaxation. But fun can turn to difficulties quickly if safety isn't a priority, both on and off the mission site. Keep the fun in recreation days by being mindful of the risks any foreign excursion can carry.

Have a Plan, Even For 'Off' Days

Recreation days pose a unique challenge. Often, the recreation day is held toward the end of the trip, when people are tired. Because it's a "free day," there may be less supervision than normal.

Sometimes, a group will choose to pursue a high-risk activity, such as zip-lining or white-water rafting, which clearly requires attention to safety. But even more routine activities, like visiting a shopping area, biking, or swimming, can pose threats if you're unfamiliar with the territory and conditions. Different safety regulations, expectations, and cultural norms also increase the potential for free time to produce unexpected outcomes.



Pay Attention To Personal Protection

To improve travelers' safety, consider following these tips:

1. **Be aware of your surroundings.** If your team will be swimming, investigate a beach's safety before taking a team there. Be mindful of riptides, strong currents that can sweep swimmers away from shore. Aquatic life, such as sea urchins, sharks, or jellyfish, may also pose dangers. Learn the local symbols that designate danger, such as red or black flags. Plan rest breaks periodically, just as if you were at a public pool. Exhaustion and an unfamiliar body of water could be a dangerous combination for travelers, even if they're competent swimmers.

2. **Recognize how a predator might view you.** Be conscious of behaviors that demonstrate vulnerability. For example, counting your money in the open or staring at a map on a street corner could be key signals to someone looking to take advantage of travelers.

3. **Have a safety plan.** Before you go anywhere, plan for the outing, even if it's down the street for a bite to eat. Who has the first-aid kit, and what's in it? Who's keeping the health and consent forms in case someone gets hurt? What's the procedure if someone needs to go to the hospital? Plan for the worst and be ready to act if it happens.

4. **Stay together.** The buddy system is especially important on a mission trip. This ensures that every person has someone accountable for his or her whereabouts. Even a small group can become separated at the beach or in a crowded market, potentially putting individuals in danger.

5. **Supervision during free time is just as important as supervision at the mission site.** Enjoy the time you have to explore a new culture and location, but do some research before planning your activities. Be sure your team is familiar with the safety guidelines that you've set for each activity. This can help your team members enjoy time together and return with fond memories of the mission experience.

EVEN MORE ARTICLES ONLINE

brotherhoodmutual.com/db/missions

We couldn't fit everything in this one issue, so visit The Deacon's Bench Online for even more articles and resources about mapping out solutions to modern day mission risks. We've highlighted a few topics below.



THE FUTURE OF MISSION TRAVEL - ON DEMAND WEBINAR

Mission travel has changed dramatically over the past few years. To help ministries successfully navigate the future of mission travel, Brotherhood Mutual and Fly For Good share critical information during this on demand webinar replay. Gather your mission team and get up to speed on options that can help you safely and successfully reach the nations.



7 TIPS FOR MISSION SUCCESS

Before planning your next mission trip, consider these seven tips to make your mission a success. Extra preparation now could minimize headaches when your group arrives at its destination.



MAKE YOUR MISSION CYBER SECURE

Missions work is especially vulnerable to threats posed by cyber thieves. Learn about the five common tricks scammers use so you can help protect your data and finances.



TRIP TOOLS

The mission travel specialists at Faith Ventures provide helpful articles, the latest travel news, and real-time country information. Lean on their wealth of resources as you dream about and plan your next mission trip.

The coverage descriptions in this publication are intended to help ministry leaders better understand Brotherhood Mutual's Ministry*First*® insurance program. They do not provide insurance coverage of any kind, nor do they modify the terms of any Brotherhood Mutual policy. It is also important to note that some of the coverages described within may apply only to the broadened version of the particular coverage form discussed. For complete insurance coverage details, please refer to actual policy documents. Coverage for actual claims will be based on applicable policy documents applied to the individual facts of an actual claim event. All coverages are not available in all states.

BROTHERHOOD MUTUAL®

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Ministry Routing List

- ☐ Pastor
- ☐ Administrators
- ☐ Office Staff
- ☐ Board Members
- ☐ Other

MISSION EDITION

Mapping out solutions to modern-day risks

WHAT'S INSIDE:

The modern-day risks of mission abound, but you're not on your own. Get critical updates on topics like virtual kidnapping, juice jacking, injuries and illness, and liability issues.

The mission team at Brotherhood Mutual shares tips and tools to help ministries as they witness around the world. Plus, you'll gain some insurance savvy to help you protect your people and organization from costly gaps wherever your global footprint takes you.



The Deacon's Bench is a magazine created for Christian churches, schools, camps, colleges, and mission organizations.

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