

## **CISV's GLOBAL INSURANCE REQUIREMENTS**

### **Part 1 PUBLIC LIABILITY INSURANCE**

CISV International maintains public liability coverage. As of February 2010, this coverage is provided by the CISV International Insurance Company. Please see Info File N-08 (A) for information on the company and its procedures.

This global policy covers all our programmes and the NAs, but excludes all occurrences and claims brought in USA and CAN. NAs are also covered for local events and, to some extent, for regional/multi-national programmes. The maximum is £1 million per occurrence. It is a pre-requisite of our coverage that participants carry extra travel/medical insurance. (*Please see Travel Insurance below*)

The deductible on the policy is £2500.00 (reduced from £25,000.00 in 2016). The question of who would have to pay the deductible will depend on the specific claim, but in principle, the cost would be shared by the CISV NA or International which is deemed to have been responsible for the claim being made.

In some countries, it may be necessary to issue a local policy to bring the global policy into effect. CISV IIC will work with any NA which has this requirement to find a solution.

CISV USA and Canada purchase their own insurance with a similar maximum. They provide IO with a copy of their policy and invoice plus proof of payment, and the IO will credit/reimburse them for their expenditure. Their policies must name CISV International as an insured so that they can operate alongside the global policy.

#### **Top Up / Excess Coverage**

In 2013, CISV International began purchasing a 'Top Up' coverage policy which is renewed annually. It has the same period as the policy issued by the CISV International Insurance Company and extends our coverage from £1 million to £10 million.

The public liability policy wordings can be found on [www.cisv.org](http://www.cisv.org) in Info File documents:

- N-08A CISV Combined Liability Policy
- N-08B CISV International Excess Public Liability Policy

#### ***Cost***

The entire cost of PL is borne by CISV International. Charges to NAs for participation and membership are calculated in order to enable CISV International to cover this cost. This income covers the cost of PL, and the other international insurance policies.

## **PART 2 TRAVEL INSURANCE**

Every CISV participant, staff and leader must have personal health/travel/accident insurance coverage during travel and the CISV programme, which is valid in the country where the event takes place.

At the CISV International General Meeting (August 2015), the Members decided to adopt the CISV Travel Insurance universally, across international programmes. This coverage combined the basic travel insurance (which had previously been available on an optional

basis) and the top up excess medical insurance (which CISV International had previously provided for all participants).

As of the 2016 programme year, all participants, staff and leaders in CISV international programmes (not including Mosaic projects) are automatically covered by the CISV Travel Insurance. They are covered for the entire period of the CISV international programme, travel days to and from the event, plus up to 10 extra days of leisure travel (when in line with CISV International Basic Programme Rules – Info File C-03).

Cover is also available upon request for participants in Regional Meetings/Training Forums, IJBC and Global Conference.

This insurance includes extensive medical benefits, personal liability as well as crisis management cover. Details of the coverage can be found on [www.cisv.org](http://www.cisv.org) including in Info File Documents:

- N-03 CISV Travel Insurance-Policy Information
- N03A CISV Travel Insurance Policy Wording
- N-04 CISV Travel Insurance - How to Start or make a Claim
- N-04A Flowchart - CISV Travel Insurance - How to Start a Claim

### ***Cost***

The cost of providing the CISV Travel Insurance is billed out to NAs along with invitations for each participant and leader to international programmes. Prices are negotiated annually with the broker and fees to NAs will be adjusted accordingly.

## **PART 3 OTHER INTERNATIONAL INSURANCE REQUIRED**

### ***Directors' & Officers' Liability***

This policy covers CISV International Limited, CISV International Inc and includes Peace Fund Trust.

### ***Office / Employers Liability / Computers***

These policies relates to the International Office.

## **PART 4 LOCALLY ARRANGED INSURANCE**

### ***Directors' & Officers' Liability***

It is recommended that each NA/Chapter purchase its own D&O coverage.

### **Site Insurance**

All programme sites must be insured. Whenever NAs/Chapters lease or borrow a site for a programme, they must check that it is insured. If insurance is not provided by the landlord, the NA/Chapter must purchase appropriate insurance.

### **Transportation**

All drivers and vehicles must be licensed and properly insured (including coverage for carrying passengers while on "CISV business") in accordance with local laws and requirements. Participants are not allowed to drive during the programme.