



INSURANCE INFORMATION

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Prepared for
Pathfinder & Adventurer Clubs

INSURANCE INFORMATION

The Arizona Conference of Seventh-day Adventists maintains General Liability insurance coverage for all Pathfinder & Adventurer clubs through Adventist Risk Management (ARM).

This insurance provides protection against bodily injury or property damage to third parties that may occur during Arizona Conference–sponsored activities. The policy functions as secondary coverage, meaning the injured individual's personal or family insurance is used first. Exceptions may apply in cases of gross negligence.

Key Insurance Details

- Coverage Scope: Protects against accidents occurring during Pathfinder/Adventurer activities, including camping, community service, and civic events.
- Secondary Coverage: Generally applies after the injured party's primary insurance has been utilized.
- Medical Coverage Limit: Premises medical coverage typically has a maximum benefit of \$10,000.
- Coverage Area: ARM offers specific accident insurance plans for Pathfinders, Adventurers, and other youth clubs, often including annual blanket coverage and international coverage options.
- Risk Management: Proper supervision and adherence to safety guidelines are essential and represent the primary means of reducing risk and preventing accidents.

For the most current and detailed policy information, Pathfinder/Adventurer clubs should contact the Arizona Conference or Adventist Risk Management directly.

Supplemental Insurance Recommendation

Each Pathfinder or Adventurer Club is strongly encouraged to purchase supplemental group insurance to provide an additional layer of coverage for Pathfinder/Adventurer activities.

This optional coverage is available through Adventist Risk Management and is priced per individual as follows:

\$2.68 for 12 months

\$2.07 for 9 months

If you have any questions, please contact the Youth Ministries Department at the Arizona Conference (480)991-6777

PATHFINDER INSURANCE FREQUENTLY ASKED QUESTIONS

What happens if my child gets injured at a Camporee?

If your child is injured during an official Pathfinder or Adventurer activity (such as a Camporee), club staff will provide first aid and make sure your child receives appropriate medical care right away.

Who pays for the medical bills?

Your family's health insurance is used first. This is the primary insurance for medical treatment.

What does the Arizona Conference insurance cover?

The Arizona Conference provides Pathfinder/Adventurer insurance through Adventist Risk Management (ARM). This insurance acts as secondary coverage and may help pay for eligible costs that your family insurance does not fully cover, such as deductibles or co-pays, up to the policy limit \$10,000.

Can you give an example?

If your child sprains an ankle during a Camporee:

Your family insurance is billed for the urgent care visit and treatment.

If there are remaining eligible expenses after your insurance processes the claim, those costs may be submitted to ARM for possible reimbursement.

Is this insurance for accidents only?

Yes. This coverage is intended for accidental injuries that occur during supervised Pathfinder/Adventurer activities. It also helps protect the club and conference if a liability claim were ever made.

Does this replace my family's insurance?

No. Pathfinder/Adventurer insurance does not replace family health insurance. It provides an additional layer of protection to help with costs that may not be fully covered.

What if my child needs follow-up care?

Follow-up care continues to go through your family's insurance first. Any remaining eligible expenses may be submitted to ARM according to policy guidelines.

How are injuries prevented?

Pathfinder/Adventurer activities are supervised by trained staff who follow safety guidelines. Good supervision and risk management are the primary ways we work to keep all Pathfinders safe.

Who can I contact if I have questions?

If you have questions about insurance coverage or claims, please contact the Youth Ministries Department at the Arizona Conference (480)991-6777 or your local Pathfinder club leadership.