

## **INSURANCE – VOLUNTARY LABOR ACCIDENT (P 50 35 2)**

**I-4**

Voluntary labor accident insurance is carried by each church on the conference blanket policy. This policy indemnifies persons performing voluntary labor for the Seventh-day Adventist church, providing such persons are authorized by one of the following:

- ♦ the local pastor;
- ♦ a Seventh-day Adventist conference-employed individual;
- ♦ the head elder of the local church.

The coverage is for accidental bodily injuries sustained while performing authorized volunteer labor.

This type of coverage is for laypersons who perform voluntary activities of various kinds including Ingathering, Literature Distribution, Community Services Work, Vacation Bible School Activities (does not cover VBS students), and other authorized church activities.

This policy does not apply to the pastor who is on payroll or any employee of the church who receives compensation. It is strictly limited to volunteer laypersons who are performing this work without financial remuneration.