

## **EXPLORING FAQ'S**

**Q: WHAT IS THE LIABILITY INSURANCE COVERAGE FOR MY ORGANIZATION?**

A: Comprehensive general liability insurance provides coverage for damages that the insured shall become legally obligated to pay to third parties because of bodily injury or property damage caused by an occurrence arising out of or in the course of official Learning for Life functions and activities. This coverage provides primary general liability coverage protection for all Exploring professionals and employees, participating organizations, and registered volunteer adult participants with respect to lawsuits and claims arising out of an official Exploring activity which is defined in the insurance policy as consistent with the values, charter and by-laws, rules and regulations, the operations manuals and applicable literature of Exploring or in the performance of their duties with Exploring. Injuries or illnesses to registered Exploring participants are covered by a separate accident and sickness policy. Regarding the use of a motor vehicle or watercraft, the coverage is excess over any insurance that may be available to the volunteer for loss arising from the ownership, maintenance, or use. This insurance is available only while the vehicle or watercraft is actually being used for an Exploring purpose. Coverage is more than \$5 million for bodily injury and property damage. Registered adults are those district and council committee members and Exploring post and club adult leaders who have completed a Exploring adult registration form.

**Q: WILL MY PARTICIPANTS HAVE MEDICAL INSURANCE COVERAGE?**

A: Many local Exploring councils provide accident and sickness insurance to their registered youth and adult participants by collecting a small fee each year, and sometimes no fee at all. Contact your local council to see if this service is provided. If not, a policy can be obtained through your council office at a nominal cost.

**Q: DO ALL REGISTERED ADULT LEADERS HAVE TO TAKE YOUTH PROTECTION TRAINING?**

A: Yes, every two years. It is completed online. Visit the training page for more information.

**Q: WHAT IS THE MINIMUM NUMBER OF YOUTH A POST OR CLUB MUST HAVE TO GET STARTED?**

A: Five, and there is no maximum! We recommend you start with at least 10-15 as you will inevitably have youth who cannot attend every meeting or may drop out after a while.

Teenagers are social creatures - the more the merrier!

Q: WHAT IS THE MINIMUM NUMBER OF ADULT LEADERS A POST OR CLUB MUST HAVE TO GET STARTED?

A: A post must have at least four, and a club must have at least two. We highly recommend you have 6 - 8 adults over the age of 21 who will support your program. The more supporters you have, the more resources and variety they bring to the program which, in turn, engages more youth. Many hands make light work!

Q: HOW MUCH TIME WILL THIS PROGRAM REALLY REQUIRE OF MY STAFF?

A: You, along with your youth participants, determine the frequency and length of your meetings. Typically, programs meet once or twice a month for 1 - 2 hours. However, other programs meet weekly for 8 - 12 consecutive weeks twice per year. In addition to meetings, time must be set aside for planning. Your local Exploring representative will work closely with you in the beginning stages to develop your program activities, complete adult leader training and coordinate your open house. The representative will always be available to you year-round for annual youth recruitment plans, fundraising efforts and to serve your other needs. Remember, the effort you put in to your Exploring program will repay youth with a positive community relationship and the potential to train your future employees!

Q: WHAT DOES IT TAKE TO START A NEW POST OR CLUB?

A: Check out the new unit playbook for a step by step look at the entire process.

Q: WHAT'S THE FIRST STEP?

A: Get registered! The head of your organization will need to meet with your local Exploring representative to review and sign the Memorandum of Understanding.

Taken from Exploring.org - May 2019