



Liability Insurance Coverage at Thrivent Events

General Liability Insurance

What does it cover?

- Liability arising out of the activities of Thrivent Member Networks, Thrivent Communities or Thrivent Action Teams.
- Bodily injury/property damage to third parties caused by a Thrivent employee or other Thrivent volunteers while volunteering on behalf of and with the oversight of Thrivent.

Report any incidents immediately to Corporate Insurance Management 800-847-4836, ext. 628-2079.

Activity review

High-risk activities should be avoided or reviewed by the [Activity Review Team](mailto:corpactivityreviewteam@thrivent.com) (corpactivityreviewteam@thrivent.com) to ensure proper safety, legal and liability measures are considered. Events that are considered high-risk include, but are not limited to:

- Activities that involve weapons.
- Racing of any powered vehicle (snowmobile, car, ATV, watercraft, etc.).
- Activities involving the use of any aircraft, bungee jumping or hot-air balloons.
- Children's inflatable bounce equipment.
- Health fair or blood drive that includes any medical procedures (see Medical Professional Liability on the next page).
- The selling and use of fireworks.
- Activities that require a separate waiver or release by the vendor (rafting, wall climbing, etc.).
- Activities that require safety regulation (power tools, highway clean up, etc.).

What isn't covered?

Injury or property damage (negligently or otherwise) to an employee's or volunteer's own self or property. In such cases, the employee/volunteer must rely on his or her own health, disability or property insurance as applicable.

- Activities that could result in damage to the reputation of Thrivent.
- Activities that involve alcohol. Although serving alcoholic beverages at Thrivent activities is not encouraged, Thrivent permits alcohol to be served in moderation. Any consumption of alcohol should not endanger the safety of any individual, violate applicable law, or lead to impaired performance or inappropriate behavior that could be detrimental to Thrivent.

If you have questions or concerns about an activity, please seek guidance from Client Services.

Thrivent and Habitat Partnership activities have already been approved.

Medical Professional Liability Insurance

Thrivent does not provide professional liability insurance for volunteers. A Thrivent Member Network and Thrivent Action Team should not lead/host an activity such as a health fair or blood drive or one that includes any medical procedures, including (but not limited to) blood drawing, blood pressure monitoring, cholesterol screening, mammograms and massages.

If the Thrivent Member Network or Thrivent Action Team is approached by a licensed health care provider willing to lead/host an activity providing medical procedures, the Thrivent Member Network or Thrivent Action Team may participate in such an activity. However, Thrivent's involvement should be limited to performing nonmedical related services. No representative of the Thrivent Member Network or Thrivent Action Team should be involved in performing any of the medical procedures,

nor should they provide medical advice at the event. Prior to the event, obtain a certificate of insurance from the lead/host health care provider evidencing that the professionals performing the procedures are insured for this activity under a professional liability insurance policy.

If you have questions about your involvement in an activity or about the required professional liability insurance that must be maintained by the health care professional, contact Client Services prior to the event at 800-847-4836 and say "Fraternal."

