

Crisis Management Plan

Webster's Definition: "Risk: the possibility of suffering harm or loss; danger."

Everything we do in life involves risk. There is risk in:

- Sitting too much or exercising too much.
- Eating too much or not eating enough.
- Driving a car or being a passenger in a car.
- Going to work or not going to work.
- Taking prescribed medication or choosing not to take that medication.
- Having surgery or choosing not to have surgery.
- Investing hard-earned money or keeping cash under the mattress.

Every day, people engage in activities placing them at risk. As they choose to participate in these activities, they are choosing which risks and what level of risk they are willing to take.

Being a Christian is often a risk in itself, but actively sharing God's Word, even though it is what God has commanded, adds personal risk. By sharing faith within homes and communities, Christians face risk from rejection to persecution. Traveling the world, sharing God's Word has even greater risks. MOST Ministries has responded to the command of Christ to "go and make disciples of all nations." This is accomplished by involving other Christians and enabling them to respond to God's call to serve the nations. Every time believers reach out in the Name of Christ, we are accepting the risk that is involved whether at home or on the other side of the world.

MOST Ministries' purpose is to reach people around the world in the Name of Christ while keeping our highest priority on the safety and well-being of our team members. Over the years, we have developed and updated office and field procedures regarding safety issues. Our staff and team leaders are trained in these procedures and have numerous resources available. However, as stated above, everything that we do carries risks, and certainly, bringing the Word of Christ to the nations is no exception. Every country, every city, every village and every project has its own type and level of risks. MOST Ministries makes every attempt to choose locations and projects that are of reasonable risk to us and our team members.

Risk and level of risk are often very difficult to determine no matter where we are or what we are doing, but it is especially difficult to determine when traveling and serving in a foreign country. Our procedure is to obtain information from the U.S. Department of State, Bureau of Consular Affairs, the U.S. Embassy and the missionary or host that we are serving within the country to which we are traveling. We take all Public Announcements and Travel Warnings very seriously. However, that is not the only information from which we make a decision. We hold the direct information from the missionary/host very highly and are in regular contact with them right up to the time of departure. Whenever there is serious concern regarding travel to an LCMS World Mission field, we also are in communication with LCMS Office of International Missions (OIM).



MOST MINISTRIES IS AN ACCREDITED MEMBER OF THE
STANDARDS OF EXCELLENCE IN SHORT-TERM MISSION

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Emergencies

Risk Statement

A decision is then made by the Executive Director of MOST Ministries, in cooperation with the Team Administrator, in-country missionary and the advisors at LCMS Office of International Missions, whether or not to continue the team. Our goal is to accomplish the mission that has been established, but not at undue personal risk to the team members. However, we do understand that the type and level of risk that is acceptable varies from individual to individual, and team members, therefore, must also make their own decision.

Listed below are the website addresses from the U.S. Department of State and the U.S. Embassy. It is important that each team member is aware of the current civil and political situation within the country to which they will be traveling. Information received from the missionary/host within the country regarding safety issues will be shared with team members so that they can include this information while determining risk levels.

Your team payments are considered a donation to MOST Ministries; a 501(c)(3) non-profit. In January you will receive a statement of these contributions. Please meet with your tax professional regarding the deductibility of your donation. Because it is considered a donation, we do not offer any refunds on your team donations or donations made on your behalf. If for whatever reason, you are forced to cancel your participation on the team or MOST Ministries must cancel the team due to safety concerns, please understand that you will forfeit your Application Fee and any fees that have been spent on your behalf and are not refundable. Any money that is remaining will be applied to a team the following year. If you do not travel the next calendar year, the money will be used to further MOST Ministries' mission and used as an unrestricted gift.

U.S. Department of State, Bureau of Consular Affairs – www.travel.state.gov

- **Travel Warnings** are issued when the State Department decides based on all relevant information, to recommend that Americans avoid travel to a certain country. Countries where avoidance of travel is recommended will have Travel Warnings as well as Consular Information Sheets.
- **Public Announcements** are a means to disseminate information about terrorist threats and other relatively short-term and/or trans-national conditions posing significant risks to the security of American travelers. They are made any time there is a perceived threat, and usually have Americans as a particular target group.
- **Consular Information Sheets** are available for every country in the world. They include such information as location of the U.S. Embassy or Consulate in the subject country, unusual immigration practices, health conditions, minor political disturbances, unusual currency and entry regulations, crime and security information, and drug penalties. If an unstable condition exists in a country that is not severe enough to warrant a Travel Warning, a description of the condition(s) may be included under an optional section entitled "Safety/Security." On limited occasions, we also restate in this section any U.S. Embassy advice given to official employees. Consular Information Sheets generally do not include advice, but present information in a factual manner so the traveler can make his or her decisions concerning travel to a particular country.



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U.S. Embassies – www.usembassy.gov/

- This page provides a list of all U.S. Embassies, Consulates, and Diplomatic Missions in foreign countries. Each U.S. Government facility lists a variety of services that is important information for travelers to know.

Center for Disease Control and Prevention – www.cdc.gov/travel/

- Center for Disease Control offers health information for the general traveler as well as information regarding specific destinations. Included are required and recommended immunizations for every region or country, as well as any current outbreaks and information on safe water and food.

International Medical Group – www.imglobal.com/mission-insurance

- International Medical Group (IMG) is the company from whom MOST Ministries purchases supplemental traveler's insurance for each and every team member. Information is given on what services are and are not included in this policy. Our servicing broker is through iTravel.



Pre-Field – Stages of Crisis Management Action Plan Based on the US Department of State



Stage	Characteristics	MOST Ministries / Stateside Response
Level 1 Baseline	<ul style="list-style-type: none"> Security measures that MOST Ministries takes prior to any team's departure 	<ul style="list-style-type: none"> Register team with U.S. Embassy or consulate Monitoring the country's security, which includes bordering countries Identify Crisis Management Assistant (CMA) Identify Crisis Management Team (CMT) <ul style="list-style-type: none"> Team Leader Team Administrator Executive Director Board of Director Chair Pastor of church/LWML President (if church team) Team Liaison In-Country Host For Council: <ul style="list-style-type: none"> Pastor on Board of Director Regional LCMS Office
Level 2 Exercise Increased Caution Level 3 (HotSpots)	<ul style="list-style-type: none"> Escalating tensions not within geographic area of travel, ministry or city of departure Peaceful demonstrations mixed with isolated violence Increasingly aggressive rhetoric Isolated acts of terrorism Occasional school closings Occasional work stoppages US State, Embassy or Consular Office issues travel warning 	<p>Level 1 responses plus:</p> <ul style="list-style-type: none"> Must have phone contact with US Embassy and ensure receipt of registration Travel must be outside specified area of concern Must have phone availability Prepare for possible relocation of team. Both pre-field to another country or on-field within a country relocation to another area
Level 3 Reconsider Travel Level 4 (HotSpots)	<ul style="list-style-type: none"> Escalating tensions and / or violence within geographic area of ministry, travel or city of departure Increasing number of "peaceful" demonstrations turning violent Spread of tensions and violence beyond original locale Acts of terrorism on specific local targets Extended school closings Ongoing work stoppages Isolated reports of looting Temporary evening curfews US Embassy offers voluntary evacuation of embassy personnel 	<p>Level 1 and 2 responses plus:</p> <ul style="list-style-type: none"> Additional security evaluation will be conducted Contact with the host receiver Explore hiring security for cross country travel Evaluate based on risk indicators: <ul style="list-style-type: none"> Crime Terrorism Civil unrest Health Natural disaster Time-limited event Other

Pre-Field – Stages of Crisis Management Action Plan Continued



<p>Level 4 Do not Travel</p> <p>Level 5 (HotSpots)</p>	<ul style="list-style-type: none"> • Wide spread rioting, looting, gunfire reported in any one location • Imposed curfews during business hours • Acts of terrorism targeting US citizens or missionaries • Mobilization of military • US Embassy evacuates non-essential personnel 	<ul style="list-style-type: none"> • No teams sent or scheduled
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On-the-Field – Stages of Crisis Management Action Plan

Stage	Characteristics	Team Leader & CMA	MOST Ministries / Stateside Response
Level 2 Exercise Increased Caution	<ul style="list-style-type: none"> Escalating tensions not within geographic area of travel, ministry or city of departure Peaceful demonstrations mixed with isolated violence Increasingly aggressive rhetoric Isolated acts of violence / terrorism Occasional school closings Occasional work stoppages US State, Embassy or Consular Office issues travel warning 	<ul style="list-style-type: none"> Monitor through in-field and stateside contacts as possible All “Common Sense” precautions reinforced such as, travel in groups only, limit all possible night travel, avoid areas of demonstrations, limit visibility / high profile nature of team as appropriate, maintain security of supplies, etc. Full disclosure to team of changes to current situation and risk Crisis Management Assistant, cover funds and team information Be prepared with the following information when contacting: <ol style="list-style-type: none"> US Embassy or Consulates Office (# in TL Binder) ask for American Citizen Services. Inform them: <ol style="list-style-type: none"> Who you are How many are with you Your exact location How to contact you How to contact MOST Ministries MOST Ministries. Inform them: <ol style="list-style-type: none"> Current situation Plan for re-location if needed Set-up ongoing communication Work with field / host / MOST Ministries to prepare plan for possible re-location to another site Communicate current situation and risk to MOST Ministries 	<ul style="list-style-type: none"> Monitor through news media, security briefing services Communicate with team leaders as appropriate Ensure team is registered with the US Embassy Setup ongoing communication with field Continue Crisis Management tracking Monitor closely When a travel warning is issued, MOST will initiate communication with Team Member’s emergency contacts (Send the same email to CMT) Crisis Management Team (CMT) identified: <ul style="list-style-type: none"> ○ Team Leader ○ Team Administrator ○ Executive Director ○ Board of Director Chair ○ Pastor of church/LWML President (if church team) ○ Team Liaison ○ In-Country Host ○ For Council: <ul style="list-style-type: none"> ▪ Pastor on Board of Director ▪ Regional LCMS Office
Level 3 Reconsider Travel Implement CMP (on the field)	<ul style="list-style-type: none"> Escalating tensions and/or violence within geographic area of ministry, travel or city of departure. Increasing number of peaceful demonstrations turning violent Spread of tensions and violence beyond original locale Acts of terrorism on specific local targets Extended school closings Ongoing work stoppages Isolated reports of looting Temporary evening curfews US Embassy offers voluntary evacuation of embassy personnel 	Level 2 responses plus: <ul style="list-style-type: none"> Review Risk Reduction Suggestions taking whatever action is needed to minimize threat Delegate Crisis Management Assistant to lead team while Team Leader handles communication and decision-making. Work with host, MOST Ministries & insurance to prepare for re-location or evacuation. Contact (in order, if possible) <ol style="list-style-type: none"> U.S. Embassy or Consulates Office (# in TL Binder) ask for American Citizens Services. Inform them: <ol style="list-style-type: none"> Current situation and level of danger Any immediate concerns (health) Plans for re-location or evacuation. MOST Ministries. Inform them: <ol style="list-style-type: none"> Updated plans for re-location or evacuation Timing and method of next communication Relocations and evacuation as needed 	Level 2 responses plus: <ul style="list-style-type: none"> Monitor through news media and security briefing services Communicate with team leader as appropriate Prepare for possible evacuation Maintain communication control CMT is activated MOST Ministries will initiate communication with team member’s emergency contacts.

On-the-Field – Stages of Crisis Management Action Plan Continued



Stage	Characteristics	Team Leader & CMA	MOST Ministries / Stateside Response
Level 4 Do Not Travel Evacuation (on the field)	<ul style="list-style-type: none"> • Wide spread rioting, looting, gunfire reported in any one location • Imposed curfews during business hours • Acts of terrorism targeting US citizens or missionaries • Mobilization of military • US Embassy evacuates non-essential personnel 	Level 3 responses plus: <ul style="list-style-type: none"> • All ministry is cancelled • Take whatever action to insure immediate safety of team • Initiate essential communication (MOST Ministries, Embassy, Insurance) • Complete risk reduction worksheet for evacuation travel 	Level 3 responses plus: <ul style="list-style-type: none"> • Monitor through news media, security briefing services • Communicate with Team Leaders as appropriate • Ensure US Embassy's knowledge of team's presence and location • Assist field with plan for possible relocation, if needed • Setup ongoing communication with field • CMT is ongoing • Monitor closely • Assist as needed in relocation • Maintain communication control • MOST Ministries will initiate communication with team member's emergency contacts • Prepare for evacuation

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A. Pre-Field Precautions

1. As part of the application process, Team Members will fill out the medical information on their iTravel IQ profile.
2. MOST Ministries will obtain a supplemental insurance policy for each Team Member.
3. Every team will have a Team Member designated as the Team Medic.
 - a. Preferably this person will hold a current license to provide some level of medical care such as:
 - Physician
 - Nurse
 - EMT
 - Sports Medicine
4. It is preferable that the Team Medic is someone other than the Team Leader and CMA.
5. The Team Medic will review and accept the responsibilities according to the Team Medic's Responsibilities document.
6. The Team Medic should have, at their disposal, the team medical bag supplied by MOST Ministries.
7. MOST Ministries will maintain current "Nursing Protocols" for use by the Team Medic and/or Team Leader.
8. Team Members must be informed that MOST Ministries shall not be responsible for providing any necessary special health requirements, such as diets, equipment, medication, emergency medication, etc.
9. Team Members to be at high risk for health emergencies should consult with their doctor before traveling. If someone is determined to be ineligible for medical reasons, the person will be fully responsible for any team expenses that may have already been encountered on their behalf.
10. Every Team Member is required to sign a statement allowing MOST Ministries to obtain medical care on their behalf, if the need arises.

B. On-the-Field Response by Team Leaders

1. If it is immediately determined to be a life-threatening situation, proceed with obtaining the best care possible for the Team Member.
 - a. Place the Crisis Management Assistant (CMA) in charge of the team and continue team activities, if possible.
 - b. Determine the type of medical care needed by consulting with:
 - The Team Medic
 - Other medically trained team members
 - International Medical Group (IMG) for medical advice
 - MOST Ministries On-Call Physician (all numbers are on the Team Leader Emergency Sheet)



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- c. Determine the best source of medical care by consulting:
 - The Missionary or National Host to direct you to doctors with Western training and who speak English
 - IMG Insurance
 - The American Consulate or U.S. Embassy for referrals
 - d. The Team Leader will contact MOST Ministries to inform them of the situation and begin a prayer vigil. If the Team Leader is occupied with the situation and cannot personally make the call, have the CMA or another responsible Team Member place the call.
2. If this is not an immediate life-threatening situation, evaluate the situation by consulting with:
- a. The Team Medic
 - b. Other medically trained Team Members
 - c. IMG Insurance
 - d. MOST Ministries' On-Call Physician
3. Depending on the situation, seek out the following:
- a. Obtain the proper medical care from the Team Medic.
 - b. Provide transportation to a medical facility with a national bilingual person to assist in transportation arrangements and translation at the clinic.
 - Be prepared to pay for a driver, assistants, etc. who will need to wait outside of the clinic for the return to team accommodations.
 - If possible, have a nurse accompany the injured or sick Team Members and you, the Team Leader.
 - c. Evacuation via IMG Insurance
 - If needed, the CMA or Liaison should accompany the sick person home.
 - If a life-threatening situation, have a nurse and the Team Leader accompany the Team Member home.
 - d. Contact the following to give and receive updates as soon as possible:
 - Contact IMG Insurance
 - Call the MOST Ministries Emergency On-Call Number
4. If for whatever reason there is a chance that you, the Team Leader, will be away from the team for any length of time, or if you will be accompanying the injured Team Member back to the United States:
- a. The CMA will take responsibility as Team Leader
 - b. Make sure that you leave the CMA everything needed to continue all team activities:
 - Cash for team expenses
 - Airline e-Tickets
 - All other necessary paperwork for the team
 - Gifts of appreciation
 - Re-entry information



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5. Have the CMA request that no Team Member contact anyone stateside with information until the family of the involved can be officially informed by either the Team Member themselves, medical personnel, or MOST Ministries.
6. Document! Write down everything you can remember: dates, times, location, exact occurrence, all responses to occurrence, contacts, communications, etc. Jot down notes on scrap paper if you have to so you can write your report at a later time.
7. Stay Calm. The Lord will give you wisdom and strength to think calmly and clearly. “What would God have me do now?” should be the question. The answer will present itself by the grace of God.
8. Remember, your team and others will be praying for you.

C. Stateside Response at MOST Ministries

1. Obtain as much information as possible from the Team Leader such as:
 - a. Exact location.
 - b. How to contact them.
 - c. Who have they contacted?
 - d. Who is there to assist them?
 - e. Exact situation.
 - f. Level of emergency (life-threatening).
 - g. Will they need immediate evacuation?
 - h. Where will they be (are they going to go to a medical facility)?
 - i. Set a time to try to continue communication.
2. Notify Executive Director.
3. Determine immediate action.
4. Initiate prayer vigil.
5. Contact current health plan provider.
6. Maintain all appropriate communication.
7. Document!
8. Continue until situation is resolved by evacuation or in-country resolution.
9. Keep others informed of situation, as appropriate.



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D. Post Emergency Stateside Response at MOST Ministries

1. Debrief (in order, if possible):
 - Team Leader
 - Team Member
 - Host
 - Church, if applicable
 - Crisis Management Team, to evaluate CMP process
2. Follow up with insurance and Team Member until all is settled.
3. Obtain written report from the Team Leader. File their report and the Crisis Report together.
4. Check the medical condition of Team Members.
5. Arrange for crisis counseling, as appropriate, for those involved (Team and Team Leader).



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Political Safety

A. Pre-Field Precautions

1. At the time of scheduling every MOST Ministries team, MOST Ministries shall obtain Consular Information Sheets, Public Announcements and Travel Warnings from the U.S. Department of State, Overseas Security Advisory Council (OSAC), and United Healthcare Global, monitoring and updating them regularly.
 - a. If there is no current Public Announcement or Travel Warning, planning and preparing of the team continues as scheduled.
 - b. If there is a current Public Announcement, MOST Ministries will:
 - Inform current and potential Team Members of travel status allowing them the opportunity of informed consent.
 - Continue to monitor daily travel warnings.
 - Obtain reports and recommendations from the In-Field Missionary or National Host.
 - Consult with LCMS Board of International Missions staff, if it is an LCMS OIM missionary we are preparing to serve.
2. Six weeks prior to departure, a decision to continue or cancel a team planned for a country currently under a Travel Warning should be made in cooperation with MOST Ministries and the On-Field Host. If there is indication that a possibility exists of needing to cancel the team prior to departure, then MOST Ministries should consider any possible alternative to relocate or postpone the team, if necessary, rather than canceling the team.
3. Decisions to continue or cancel a team planned for a country that has a Travel Warning shall be made anytime up to departure by the MOST Ministries Executive Director (or someone designated by the ED) in cooperation with the On-Field Missionary or Host.

B. Pre-Field Cancellation

1. If you are forced to cancel your participation on the team or MOST Ministries must cancel the team due to safety concerns, please understand that you will forfeit your Application Fee and any fees that have been spent on your behalf and are not refundable. Any money that is remaining will be applied to a team the following year. The full Financial and Cancellation Policy is stated in the Financial Requirements.



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C. On-The-Field Response

1. Avoid, to the best of your ability, any area or situation that may favor political or civil unrest.
2. If the team, at any time, determines that the level of risk is unacceptable, for whatever reason, or that the team is in jeopardy, the Team Leader will take whatever immediate action he/she believes to be necessary to ensure the greatest level of safety possible.
3. Initiate a prayer vigil.
4. Delegate care for the team to the CMA while the Team Leader initiates communication and decision making.
 - a. Contact (in order, if possible):
 - On-Field Missionary or National Host, if not already present.
 - U.S. Embassy or Consulate Office (All information on the Team Leader Emergency Sheet), asking for American Citizen Services. Inform them:
 - a. Who you are.
 - b. How many are with you.
 - c. Your exact location.
 - d. Any possible method of contact.
 - e. The current situation and level of danger.
 - f. Any immediate concerns (health).
 - g. How to contact MOST Ministries.
 - MOST Ministries Emergency On-Call Number.
 - b. Determine need and possibility of evacuation.
 - c. Maintain communication as best as possible with the above listed people.
 - d. Ensure the CMA is providing trauma counseling and health care, as appropriate.
 - e. Document as many details as possible, as soon as possible.
 - f. Follow through on decisions made.

D. Stateside Response at MOST Ministries

1. Maintain as close communication as possible with the Team Leader. Important information to obtain includes:
 - a. Exact location.
 - b. How to contact them.
 - c. Who have they contacted?
 - d. Who is there to assist them?
 - e. Exact situation.



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- f. Level of danger.
 - g. Current status of team (health).
 - h. Need for evacuation.
 - i. Specifics for ongoing communication:
 - Who is calling whom?
 - Exact times (every 2 hours on the hour?)
2. Notify Executive Director.
 3. Determine immediate action.
 4. Initiate prayer vigil.
 5. Contact U.S. Embassy, asking for American Citizen Services, within the country involved informing them of the above information.
 6. Contact LCMS OIM for assistance, as needed.
 7. Maintain all appropriate communication.
 8. Document!
 9. Continue until situation is resolved by evacuation or in-country resolution.
 10. Report as appropriate.

E. Post Emergency Stateside Response at MOST Ministries

1. Debrief (in order, if possible):
 - a. Team Leader
 - b. Team Member
 - c. Host
 - d. Church, if applicable
 - e. Crisis Management Team, to evaluate CMP process
2. Follow up with insurance and Team Member until all is settled.
3. Obtain written report from Team Leader. File their report and the Crisis Report together.
4. Arrange for crisis counseling, as appropriate, for those involved (Team and Team Leader).



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Hostage and Ransom

MOST Ministries recognizes that payment of a ransom or complying with other demands of a kidnapping or hostage agreement will serve to encourage such behavior in the future. Giving payment or concessions of any sort enables the perpetrators to consider the event a “success.” The knowledge that MOST Ministries pays to have Team Members or Leaders returned would only serve to increase the probability of similar incidents.

However, MOST Ministries does place a high value on the safety of its Team Members and Leaders. In cases of hostage-taking or kidnapping, MOST Ministries will take all other reasonable steps to secure the safe release of hostages.

It is the policy of MOST Ministries that in cases of kidnapping, hostage-taking or other extortion, no ransom or concession that is reasonably likely to cause or contribute to the probability that future similar events will occur shall be paid (or made).

The MOST Ministries Policy on Negotiation

MOST Ministries recognizes the distinction between negotiation and payments or concessions in cases of kidnapping or hostage-taking. Negotiations can be conducted without necessarily obligating MOST Ministries to make payments or concessions which violate our policies.

This organization also realizes that hostage negotiation is a very specialized and potentially dangerous activity.

It is a MOST Ministries policy that in cases of kidnapping or hostage-taking of our staff, Team Members or Team Leaders, their safe returns shall be a priority of the organization. All reasonable values consistent with our policies and core values will be made to achieve their safe return. These efforts include hostage negotiation as a strategy of first choice. In cases where MOST Ministries has the opportunity to negotiate for the safe return of hostages, we will seek assistance from professional hostage negotiators.

A. On-the-Field Response

If the team, at any time, determines that the level of risk is unacceptable, for whatever reason, or that the team is in jeopardy, take whatever immediate action you believe to be necessary to ensure the greatest level of safety possible.

1. Initiate prayer vigil.
2. Delegate care for the team to the CMA while the Team Leader initiates communication and decision making.
3. Contact (in order, if possible):
 - a. On-Field Missionary or National Host, if not already present.



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Hostage and Ransom

- b. U.S. Embassy or Consulate Office (All information on the Team Leader Emergency Sheet), asking for American Citizen Services. Inform them:
 - Who you are.
 - How many are with you.
 - Your exact location.
 - Any possible method of contact.
 - The current situation and level of danger.
 - Any immediate concerns (health).
 - How to contact MOST Ministries (Emergency On-Call Number).
4. Determine need and possibility of evacuation.
5. Maintain communication as best as possible with the above listed people.
6. Ensure the CMA is providing trauma counseling and health care, as appropriate.
7. Document as many details as possible as soon as possible.
8. Follow through on decisions made.

B. Stateside Response at MOST Ministries

1. Maintain as close communication as possible with the Team Leader. Important information to obtain includes.
 - a. Exact location.
 - b. How to contact them.
 - c. Who have they contacted?
 - d. Who is there to assist them?
 - e. Exact situation.
 - f. Level of danger.
 - g. Current status of team (health).
 - h. Need for evacuation.
 - i. Specifics for ongoing communication:
 - Who is calling whom.
 - Exact times (every 2 hours on the hour?).
2. Notify Executive Director.
3. Determine immediate action.
4. Initiate prayer vigil.



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Hostage and Ransom

5. Contact U.S. Embassy, asking for American Citizen Services, within the country involved informing them of the above information.
6. Contact LCMS OIM for assistance, as needed.
7. Maintain all appropriate communication.
8. Document!
9. Continue until situation is resolved by evacuation or in-country resolution.
10. Determine need and possibility of evacuation.
11. Maintain communication as best as possible with the above listed people.
12. Ensure the CMA is providing trauma counseling and health care, as appropriate.
13. Document as many details as possible as soon as possible.
14. Follow through on decisions made.
15. Report as appropriate.

C. Post Emergency Stateside Response at MOST Ministries

1. Debrief (in order, if possible):
 - Team Leader
 - Team Member
 - Host
 - Church, if applicable
 - Crisis Management Team, to evaluate CMP process
2. Follow up with insurance and Team Member until all is settled.
3. Obtain written report from Team Leader. File their report and the Crisis Report together.
4. Check the medical condition of Team Members.
5. Arrange for crisis counseling, as appropriate, for those involved (Team and Team Leader).



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Personal Crisis

A personal crisis can be triggered by any number of different factors, the simple fact being away from home. Being in a foreign environment adds greatly to everyone's stress level. Often what one person would construe as minor becomes a major issue for someone else. As the Crisis Management Assistant (CMA), you must be prepared to deal with personal crises, whether real or perceived. They are always "real" to the person involved.

A. On-the-Field Response

1. Quiet the person. Crises are emotional times. Strong emotion is like an alarm clock on a tin tub – it gets our attention. How can you get people's minds off their emotions? You can try to change their bodies responses and their thinking. Here are steps to take:
 - Have them sit down if they are not already sitting.
 - Have them take a deep breath.
 - Reassure them that you are there and willing to listen and to help.
 - Speak more slowly than they do – space your sentences.
 - Be firm.
 - Be explicit.
 - Ask questions that require short responses, such as yes or no.
 - At first, ask questions that are concrete.
 - As the person calms down, ask questions requiring longer answers.
2. Listen to the person. Try to understand what the person is saying, doing, and thinking. Listen to understand the problem or incident that has occurred.
 - Is the person afraid for himself/herself, that this could occur again while on the team?
 - Or is the person angry about the incident?
 - What does the person want to do?
 - What does the person want you to do?
 - In crisis situations, be more interested in what the person can do NOW than in how they got in this predicament.
 - Be empathetic.
3. Help the person explore solutions. If there has been a loss of money, credit cards, etc. from robbers, these steps might be used:
 - Notify Credit Card company.
 - Try to make other money available from the team budget or contributions from Team Members.
4. Is this a situation that can be discussed openly at team meetings or only privately with the Team Leader and the person in crisis? Avoid being alone with a person in crisis, especially if the person is of the opposite sex. Identify and bring into the "counseling" someone who is the same sex as the person in crisis, such as the Team Leader in training or Liaison.



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Personal Crisis

5. Hopefully the Team Member will be open to praying about the solutions to the problems at this time.
6. Develop a plan of action.
 - a. As the person explores alternatives and solutions, determine what steps must be taken to move the person out of crisis.
 - b. Help the person set goals and decide what order to accomplish them such as:
 - Making arrangements to telephone the U.S. to report stolen credit cards.
 - Making special consideration to stay behind for the day, if that makes them feel safer, when the team leaves for their job, etc. (Under supervision, of course).
 - c. Try to keep the person from choosing a plan of action that you view as dangerous. If you cannot stop the person, advise them that MOST Ministries cannot support the plan of action and will not be responsible for the person from this point forward.
7. Have the person repeat the plan of action. After time has lapsed, review the plan with the person in crisis and discuss his or her progress by putting the crisis “behind” and “getting on with life.”

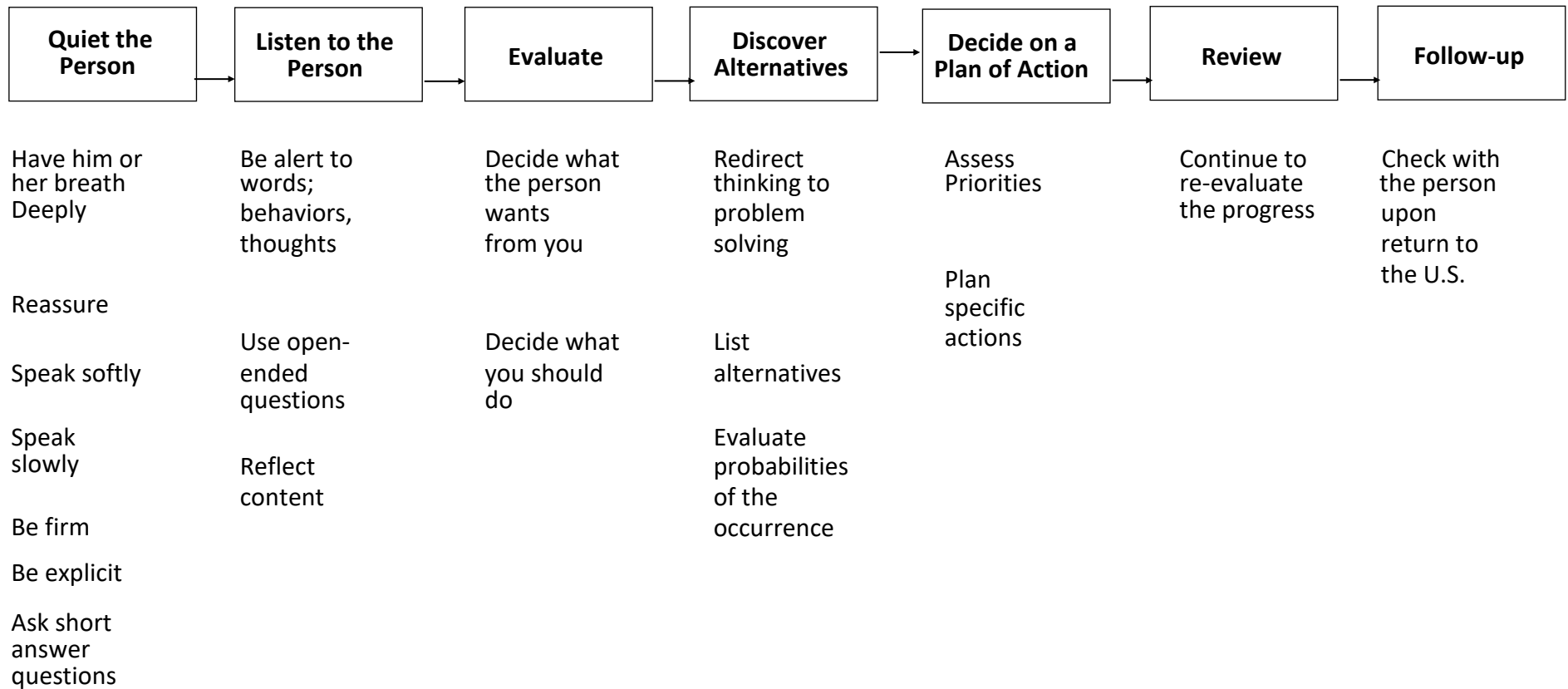
B. Post Emergency Stateside Response at MOST Ministries

1. Team Leader:
 - a. Telephone the person in crisis and determine if he or she has moved on through the crisis.
 - b. Notify MOST Ministries about the incident and person in crisis. Give details for the “Who? What? When? Where? How?”
2. MOST Ministries
 - a. Follow up as appropriate.





Helping in Crisis: Personal Crisis II



EMERGENCIES

Sudden Death of a Team Member

This Crisis Action Plan is to be utilized at the time of a sudden death of a Team Member, when it is clear that the person has no chance of life, regardless of medical care. (Examples would be fatal car accident, massive heart attack, etc.)

There are many legal issues surrounding the transport of bodies between countries. If proper legal process has not been followed, the body will be delayed in Customs and not allowed into the U.S. (concern for possible legal issues, medical issues, etc.). For the U.S. to accept a body, it must have a U.S. Death Certificate. The United States licenses a very limited number of funeral homes in each country to provide U.S. Death Certificates, therefore ONLY these homes can be utilized to properly prepare the body and the documentation necessary for a body to be returned to the States.

A. On-the-Field Response

1. Stay calm!
2. Place the Crisis Management Assistant (CMA) in charge of the team so the Team Leader can deal with the necessary process. The CMA:
 - a. Returns the team to housing for crisis counseling.
 - b. Instructs Team Members NOT to inform anyone stateside of the situation until the family of the involved can be officially notified by the Team Leader and/or MOST Ministries.
3. If possible, maintain possession of the body. Do not allow any nationals (police, morgues, etc.) to move or take the body.
4. Ensure that the body is in a safe and secure location, having the missionary or nationals that you are working with help you move the body to the guest house or church.
5. Contact the U.S. Embassy (phone numbers are on the Team Leader Emergency Sheet). They will put you in contact with a U.S. Licensed Funeral Home in the country you are serving, and they will assist you through the legal process.
6. Contact MOST Ministries at the Emergency On-Call Number.
7. Contact the insurance company to begin the process to evacuate the body to the U.S. (This will probably be done in cooperation with the MOST Ministries office.)
8. Team Leader may be required to accompany the body home.
9. If the Team Leader accompanies the body, make sure to leave the following for the CMA:
 - a. Cash for team expense.
 - b. Airline tickets.
 - c. All other necessary paperwork for the team.
 - d. Gifts of appreciation.
 - e. Re-Entry information.
10. Document, document, document. What? When? Where? How? Why?
11. DO NOT CONTACT THE DECEASED TEAM MEMBER'S FAMILY without counsel from MOST Ministries!



EMERGENCIES

Sudden Death of a Team Member

12. Remember - your team and others will be praying for you. The Lord will give you the wisdom and strength you need to think calmly and clearly. "What would God have me do now?" should be the question. The answer will present itself by the grace of God.

B. Stateside Response at MOST Ministries

1. Obtain as much information as possible from the Team Leader such as:
 - a. Exact location of the body.
 - b. How to contact them.
 - c. Whom have they contacted?
 - d. Who is there to assist them?
 - e. Exact situation.
 - f. Immediate plan of action.
 - Will they be moving the body to a facility soon?
 - Do they know where to take the body?
 - g. Set a time to try to continue communication.
2. Notify Executive Director.
3. Determine immediate action.
4. Initiate prayer vigil.
5. Contact IMG Insurance.
6. Maintain all appropriate communication.
7. Document!
8. Continue until situation is resolved by return of the body.
9. Report as appropriate.

C. Post Emergency Stateside Response at MOST Ministries

1. Debrief (in order, if possible):
 - a. Team Leader
 - b. Team Member
 - c. Host
 - d. Church, if applicable
 - e. Crisis Management Team, to evaluate CMP process
2. Follow up with Insurance and Team Leader until all is settled.
3. Obtain written report from the Team Leader. File their report and the Crisis Report together.
4. The Team Leader should check the condition of Team Members.
5. Arrange for crisis counseling, as appropriate, for those involved (Team and Team Leader).



EMERGENCIES

Natural Disasters

Natural disasters can sometimes be anticipated. However, they can also strike at a moment's notice. It is difficult to plan for such an event. To respond to a natural disaster, the Team Leader needs to rely heavily upon God to give him/her the strength and wisdom to handle the situation.

A. On-the-Field Pre-Disaster Precautions

1. If you have warning of an imminent natural disaster, make as many contingency plans as possible and as time allows, considering the immediate personal safety of the team.
 - a. Inform the team of a location to regroup following the disaster, in case of separation.
 - b. Gather the team in as safe a location as possible.
 - c. Gather as many medical supplies as possible.
 - d. Gather as much food and water as possible.
 - e. Begin prayer vigil.
2. Notify MOST Ministries of imminent natural disaster. Include information such as:
 - a. Exact location.
 - b. Current status.
 - c. Who and when to next communicate.

B. On-the-Field Disaster Response

1. Address immediate concerns for the health and safety of Team Members.
2. Depending on the immediate needs of the team, use your discretion on whether to delegate to the CMA care for the team while the Team Leader attempts communication, both in-country and stateside.
3. Communicate with the U.S. Embassy and Consulate, the Red Cross, and MOST Ministries for assistance. Communication should include:
 - a. Exact location.
 - b. Health status (need for immediate evacuation).
 - c. Who is helping you?
 - d. Who have you contacted?
 - e. Is further danger imminent (need for immediate evacuation).
 - f. Insurance for medical help and/or evacuation assistance, if necessary.
 - g. Airlines for departure.
4. If you are unable to contact these persons, gather everyone together and proceed in a manner best suited to bring assistance.
5. Hold prayer vigils.
6. Expect the Holy Spirit to minister to each of you.



EMERGENCIES

Natural Disasters

C. Stateside Response at MOST Ministries

1. Maintain as close communication as possible with the Team Leader. Important information to obtain includes:
 - a. Exact location.
 - b. How to contact them.
 - c. Whom have they contacted?
 - d. Who is there to assist them?
 - e. Exact situation.
 - f. Level of danger.
 - g. Current status of team (health).
 - h. Set a time to try to continue communication.
2. Notify Executive Director.
3. Determine immediate action.
4. Initiate prayer vigil.
5. Contact U.S. Embassy or Consulate, informing them of the above information.
6. Contact LCMS OIM for assistance, as needed.
7. Maintain all appropriate communication.
8. Document!
9. Continue until situation is resolved by evacuation or in-country resolution.
10. Report as appropriate.

D. Post Emergency Stateside Response at MOST Ministries

1. Debrief (in order, if possible):
 - a. Team Leader
 - b. Team Member
 - c. Host
 - d. Church, if applicable
 - e. Crisis Management Team, to evaluate CMP process
2. Follow up with insurance and Team Member until all is settled.
3. Obtain written report from the Team Leader. File their report and the Crisis Report together.
4. Check the medical condition of Team Members.
5. Arrange for crisis counseling, as appropriate, for those involved (Team and Team Leader).



EMERGENCIES

Epidemics and Pandemics

Epidemic: the rapid spread of disease to several people in a specific location.

Pandemic: a disease that has spread to an entire continent or throughout the world.

Epidemics and Pandemics can sometimes be anticipated; however, they can also cause an outbreak at a moment's notice, which is difficult to plan for. To respond to an Epidemic or Pandemic, the Team Leader needs to rely heavily upon God to give them strength and wisdom to handle the situation.

A. Pre-Field Precautions

1. At the time of scheduling every MOST Ministries team, MOST obtains Travel Warnings from the U.S. Department of State, Overseas Security Advisory Council (OSAC), United Healthcare Global, and Center of Disease Control (CDC).
 - a. If there are no current travel warnings, planning and preparation of the team continues as scheduled.
2. If there is an epidemic or pandemic prior to the team's departure, MOST Ministries will:
 - a. Contact the On-Field Missionary or Host to seek their recommendations.
 - b. Contact the Team Leader and Team Members to inform them of the situation.
 - c. Follow any procedures set in place by the U.S. Government and the government of the country in which the team will be serving.
 - d. Consult the Crisis Management Team, if needed.
3. Decisions to continue or cancel a team planned for a country that has a Travel Warning will be made anytime up to departure by MOST Ministries' Executive Director in cooperation with MOST Ministries' staff and the On-Field Host.

B. On-the-Field Disaster Response

1. Address immediate concerns for the health and safety of Team Members.
 - a. Quarantine the team in as safe of a location as possible.
 - b. Gather as many medical and protective (face masks, disposal gloves, sanitizer, etc.) supplies as possible.
 - c. Gather as much food and water as possible.
2. Protect yourself and the rest of the team (recommendations from CDC).
 - a. Wash your hands often, with clean water if possible.
 - b. Avoid close contact and maintain social distancing (6 ft.), if possible.
 - c. Wear a face mask to cover your mouth and nose.
 - d. Cover coughs and sneezes.
 - e. Clean and disinfect frequently touched surfaces.
 - f. Regularly monitor your health.



EMERGENCIES

Epidemics and Pandemics

3. Depending on the immediate needs of the team, the Team Leader should use their discretion on whether to delegate care for the team to the CMA while they attempt to communicate, both in-country and stateside.
4. Contact (in order, if possible):
 - a. On-Field Missionary or Host, if not already present.
 - b. U.S. Embassy or Consulate (Numbers on the Team Leader Emergency Sheet). Inform them:
 - Exact location.
 - Health status (need for immediate evacuation).
 - Who is helping you?
 - Who have you contacted?
 - Is further danger imminent (need for immediate evacuation).
 - Insurance for medical help and/or evacuation assistance, if necessary.
 - Airlines for departure.
 - c. MOST Ministries on the Emergency On-Call Number. Inform them:
 - Exact location.
 - Current status.
 - Who and when to next communicate.
5. Determine need and possibility of evacuation.
6. Maintain communication as best as possible with the above listed people.
7. Ensure that the Team Medic and CMA are providing care as appropriate.
8. Document as many details as possible.
9. Hold prayer vigils.

C. Stateside Response at MOST Ministries

1. Maintain as close communication as possible with the Team Leader. Important information to obtain includes:
 - a. Exact location.
 - b. How to contact them.
 - c. Whom have they contacted?
 - d. Who is there to assist them?
 - e. Exact situation.
 - f. Current status of team (health).
 - g. Set a time to try to continue communication.



EMERGENCIES

Epidemics and Pandemics

2. Notify Executive Director.
3. Determine immediate action.
4. Initiate prayer vigil.
5. Contact U.S. Embassy or Consulate within the involved country, informing them of the above information.
6. Maintain all appropriate communication.
7. Document!
8. Continue until situation is resolved by evacuation or in-country resolution.
9. Report as appropriate.

D. Post Emergency Stateside Response at MOST Ministries

1. Debrief (in order, if possible):
 2. Team Leader
 3. Team Member
 4. Host
 5. Church, if applicable
 6. Crisis Management Team, to evaluate CMP process, if applicable
7. Follow up with insurance and Team Member until all is settled.
8. Obtain written report from the Team Leader. File their report and the Crisis Report together.
9. Check the medical condition of Team Members.
10. Arrange for crisis counseling, as appropriate, for those involved (Team and Team Leader).



Supplemental Insurance

FOREIGN LIABILITY INSURANCE

This coverage is provided during your mission trip:

\$1,000,000 Foreign Liability Insurance

This coverage protects your religious organization and its foreign travelers against liability-based lawsuits brought in another country.

\$1,000,000 Foreign Contingent Auto Liability Coverage

This coverage protects your religious organization and its foreign travelers against a lawsuit arising from the negligent operation of an owned, rented, or borrowed vehicle operated in a foreign country. This insurance is excess over (pays after) any primary insurance.

SUPPLEMENTAL HEALTH INSURANCE: International Medical Group (IMG)

\$100,000 Supplemental Accident Benefit

In the event of an Accident which gives rise to benefits covered under the Terms of this insurance, as a supplemental benefit the Company will also reimburse the Insured Person up to the amount of \$300 per accident related to the Treatment of an Injury resulting from such Accident, before applying any Deductible.

\$50,000 Accidental Death and Dismemberment

This coverage protects the insured person against accidental death, loss of hand or foot, or the loss of sight in one or both eyes. The maximum benefit payable for all dismemberment or losses resulting from any one (1) Accident or Injury shall not exceed the Principal Sum of \$50,000.

Emergency Medical Evacuation

The Company will reimburse the Insured Person for the following transportation costs, when the Company or Plan Administrator arranges such transportation, and expenses incurred by the Insured Person arising out of or in connection with an Emergency Medical Evacuation occurring while this Certificate is in effect and during the Period of Coverage:

- Emergency air transportation to the Hospital
- Emergency ground transportation
- Return ground and air transportation, after medical release

\$100,000 Political Evacuation



Supplemental Insurance

Inpatient or Outpatient Services

Outpatient Physician/Specialist Visit
Physician Visits/Services
Hospital Emergency Room
Hospitalization/Room & Board
Intensive Care
Outpatient Surgical/Hospital Facility
Laboratory / Radiology
Pre-Admission Testing
Surgery / Reconstructive Surgery
Assistant Surgeon
Anesthesia
Physical Therapy
Extended Care Facility
Home Nursing Care

Other Services

Accidental Death & Dismemberment
Common Carrier Accidental Death
Emergency Dental
Traumatic Dental Injury
Felony Assault
Hospital Indemnity
Incidental Trip Coverage
Identity Theft
Lost/Theft Luggage
Natural Disaster
Remote Transportation
Small Pet Accidental Death
Supplemental Accident
Terrorism

Prescriptions

United States – Dispensing maximum 90 days
International – Preventative prescription maximum \$150

Emergency Services

Emergency Medical Evacuation
Emergency Local Ambulance
Emergency Reunion
Interfacility Ambulance Transfer
Political Evacuation
Return of Minor Children
Return of Mortal Remains



Trip Insurance

Short-Term Incident Checklist:

Non-Emergency / Outpatient

- Seek medical treatment
- Gather documentation and receipts (test results, lab work, x-ray, doctor's notes)
- Pay provider (hospital, doctor)
- File claim

Emergency/Inpatient/surgery/Major Testing

- Seek medical treatment
- Collect contact information for hospital and doctor to give to IMG during pre-certification call
- Initiate pre-certification with IMG at www.akesocare.com/services/precertification-form or call 317-655-4500 and press 2
- If needed, call IMG to begin the Guarantee of Payment (GOP) process at 317-655-4500
- Gather documentation (test results, lab work, x-ray, doctor's notes)
- Pay provider (hospital, doctor)
- File claim

How to File a Claim

- Go to www.imglobal.com/claims-center and find the Interactive Claim Form
- Download and complete Interactive Form
- Submit a claim with your primary/domestic insurance carrier, if you have one.
- Within 90 days, send claim form, receipts, documentation, and domestic insurance EOB to iTravel IQ at service@itraveliq.com or directly to IMG at insurance@imglobal.com

DOCUMENT EVERYTHING!

If you need to go to the doctor or clinic, get a receipt for the bill. Travel delay? Get writing from the airline, etc... The documentation of a doctor's receipt, medical bill, or travel delay is an absolute **MUST** in filing a successful claim.

ALL EVACUATIONS MUST BE APPROVED THROUGH IMG.

If you believe you need an evacuation, call the emergency phone number listed on your insurance card. They will approve and coordinate the evacuation. Evacuations coordinated through a third part will not be covered.

Insurance Carrier: IMG

Emergency Assistance Phone Numbers:

Inside the U.S. and Canada: +1 800-628-4664

Outside the U.S. and Canada: +1 317-655-4500

*Enter the International Access Code of the country from which you are calling.

Short-Term International Travel Medical Insurance

Accidental Death and Dismemberment \$50,000

Medical Expense / Emergency Assistance

Accident & Sickness Medical Expense..... 100%

Emergency Evacuation (if approved) 100%

24-Hour Assistance Services..... Included

Political Evacuation (if approved)..... \$100,000

Trip Interruption..... 100% of Trip Cost

With a maximum limit of \$10,000

Lost / Theft of Baggage \$500

This plan may not include trip cancellation benefits, depending on your chosen Trip Cost amount. This plan will cover pre-existing conditions with a maximum amount depending on your primary health plan. This plan terminates when you return home. Please see your policy certificate for details.

**Contact iTravel IQ
for assistance!**

Phone: 770-394-3800

Email: service@itraveliq.com

***** ALL MEDICAL AND NON-MEDICAL EVACUATIONS MUST BE COORDINATED AND APPROVED THROUGH IMG *****



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STANDARDS OF EXCELLENCE IN SHORT-TERM MISSION

Rev. 2022



Trip Insurance

Trip Leader Medical and Loss Baggage Form

This is not a claim form. The purpose of this form is to gather information that will help the Team Leader and Team Member process a successful claim when you get back to the states. Remember, documentation is crucial to a successful claim. You may want to take several copies with you.

If someone will be submitting a medical claim, they will want to attach copies of itemized bills or statements from medical providers for services rendered in connection with the claim. The information must include date of service, the service rendered, the charge for each service and the diagnosis. This insurance plan is in excess of other group, government or blanket health or accident insurance or assistance plan.

Medical Incident

Name: _____ Date of sickness or injury: _____/_____/_____
Location (City and Country): _____
Nature of sickness or injury and course of action: _____

Physician or Hospital: _____

**Remember to tell Team Members to keep invoices and receipts from the doctor, any hospital bills, prescriptions, or any other documentation.*

Baggage and Loss Items

If the loss or damage to your property occurred while in the care of a public carrier (airline, bus line, taxi, ship, etc.) or other responsible party (hotel, restaurant, etc.), you must notify and file a claim with such responsible party for loss or damage first. Once an evidence of payment, claim denial or other disposition from the responsible party is received, then you may file a claim with IMG for the remaining amount. IMG will request proof of payment or claim denial from first party to substantiate their claim.

Name: _____ Date of Loss or Damage: _____/_____/_____
Location (City and Country): _____
Nature of Loss or Damage: _____

Date You Filed Claim with Responsible Party: _____

Date You Received Evidence of Payment or Claim Denial: _____/_____/_____

Baggage Delay

Name: _____ Date of Delay: _____/_____/_____
Location (City and Country): _____ Time Delay Began and Ended: _____
Items Purchased: _____

Remember to keep receipts!! And if you have any questions about what documentation you should be collecting, call iTravel IQ for assistance at +1 770-394-3800.



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Rev. 2022



Trip Insurance

Attention Team Leaders:

Every Team Member's insurance policy is owned by that Team Member. If a Team Member does not assign MOST Ministries as the alternate payee on the claim form, the check will be sent to the Team Member once the claim is settled regardless of who paid for the expense. In the event that you or the organization pays for an expense on behalf of the Team Member, it will be incumbent upon you to have the Team Member assign MOST Ministries as the alternate payee on the IMG claim form.

Claim Filing Instructions & Claim Form Claim Form & Authorization



In order for this form to be a valid proof of claim, you must attach the original documents and make certain that documentation is legible, indicate patient's name, date of service, diagnosis, procedure and/or type of service along with the itemized charges. Failure to submit an accurate, completed form will result in processing delays. The insured has a limited time frame in which to submit a complete proof of claim, and IMG, at its option, may deny coverage for proof of claim submitted thereafter, for incomplete proof of claim and/or failure to submit a proof of claim.

► **Mail to:**

International Medical Group, Inc.
Claims Department
P.O. Box 88500
Indianapolis, Indiana 46208-0500 USA
Phone: 800.628.4664 or Outside U.S. +1.317.655.4500
Or via email to insurance@imglobal.com

*Overnight packages
should be sent to:
2960 North Meridian Street,
Indianapolis, IN 46208

PART A. To be completed by the Claimant for all claims			
Claimant/Patient Name: (as it appears on ID card)		Passport/ Visa Number:	
<input type="checkbox"/> Male	<input type="checkbox"/> Female	Date of Birth: (month/day/year)	
Claimant's Relationship to Primary Insured: <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Other			
Name of Primary Insured: (as it appears on ID card)			Insured ID #:
<input type="checkbox"/> Male	<input type="checkbox"/> Female	Date of Birth: (month/day/year)	
Home Country Address:			
Current Address:			City:
State:	Zip:	Home Phone:	Work Phone:
Communications should be sent via Email to:			
Are you in school full-time? <input type="checkbox"/> Yes <input type="checkbox"/> No		Group #:	
If yes, please provide name of school, address and phone number:			
How many months of the year are you residing in the U.S.?			

Alternate Payee Information			
Name:			
Street Address:			Phone:
City:	State:	Zip:	Country:
Email:			

If Claimant is or may be covered by other coverage, complete items below

Name of Primary Insured: (as it appears on ID card)			Date of Birth: (month/day/year)
Insured Mailing address:		City:	State: Postal Code:
Name of other carrier:		ID # for other coverage:	
Type of other coverage:		Carrier Phone number:	
Carrier address:		City:	State: Postal Code:
Name of employer:		Employer Phone number:	
Employer address:		City:	State: Postal Code:



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