

# Disaster Relief Guidelines

1. **Flexibility** is essential. What works in one setting may not in another. We must "roll with the punches". It is not time to be rigid.
2. Be **Cooperative** and work with other disaster response teams. Coordinate and work with assigned local, regional or national leaders.
3. Must **Insist** that safety equipment be worn as needed. (Insurance coverage void if not used.) Only trained team members should be allowed to use power equipment.
4. **Insurance:** "Volunteers are covered from the time they leave home to the time they return home, but it is important to remember that our coverage is supplemental (secondary) to an individual's own health plan. For the most part, our insurance covers what each individual's plan does not cover – Up to \$5,000 or \$10,000, depending on whether it is an overnight trip. If an individual does not have their own insurance, our maximums per incident will be all the coverage they have. Accidents are covered as supplemental coverage. Major illnesses (heart attack, stroke, etc.) that are direct causes of the work being performed are covered as supplemental coverage." (In communication from Roland Sundberg to Mac Shotwell and Elmer Voudrie, May 2009.)
5. "It is understood that team members responding to a disaster call for help within our Region will care for their own expenses enroute to and from the work sites. If this is a personal hardship, exceptions can be made by the team leader and one of the coordinators. Room and board on the sites will be arranged by the coordinators and/or team leaders. If a team responds to a call outside our region the policy for covering expenses will be made by the president and one of the coordinators." – ABMen's Policy