

Why is evidence of insurance necessary?

A Constituent Group (CG) formed by **individuals** who have come together are acting as *agents* of the CG. The CG as an entity is in partnership with MCC in refugee resettlement. Protection of all parties involved in the event of an unforeseen situation in which the Privately Sponsored Refugee (PSR) is injured or harmed in some way is part of due diligence. *Insurance is a method to mitigate risk and protect volunteers in their work as sponsors.* See the MOU for further detail.

Who needs to provide evidence of insurance and what coverage limits are required?

All **individual members or volunteers** of a CG who have signed the MOU and those others who plan to have regular contact with, or provide transportation to, Privately Sponsored Refugees are required (for their own protection and that of the refugee) to provide the CG Primary Contact with proof of the following common insurance policies coverages:

- A valid motor vehicle insurance policy carrying liability coverage of not less than \$1,000,000.00, particularly for any vehicles in which PSRs are likely to be transported during the year of sponsorship commitment.
- A homeowner's or tenant's insurance policy on the residence where the CG member resides providing liability coverage of not less than \$1,000,000.00.

If the PSR is not residing in my home, or visiting me in my home, do I need to provide proof of home insurance?

Yes. All **individual members or volunteers** of a CG who plan to have regular contact with or provide transportation to PSR are required (for their own protection and that of the refugee) to provide the CG Primary Contact with proof of home insurance.

If I am never going to use my car for any volunteer purposes, including driving myself to and from visiting the PSR, do I need to provide proof of auto insurance?

No. If the volunteer, for the entire year of sponsorship, **will not be using their car for any volunteer purpose**, including but not limited to, their own transportation to and from volunteer activities, transporting or delivering goods (like groceries) or the PSR themselves, then they are not required to show proof of automobile liability insurance. This is the **only** exception. All other volunteers, for their own protection and that of the PSR, are to provide the CG Primary Contact with proof of auto insurance.

Who needs to provide a VSC?

All **individual members or volunteers** of a CG who will be alone with the newcomer, including, but not limited to:

- all individuals who signed the MOU (included on the core group list)
- any person in a position of determination or authority (real or perceived from the newcomer's point of view)
- any individual who will be alone with the newcomer
- translators.

What coverage limits are required?

In the case of both types of insurances, liability coverage of \$1 million is considered a common, standard limit, which should be included with most policies.

What documentation is needed?

The “pink slip” of your auto insurance and the first page of your homeowners / tenants insurance policies will generally include the information that is required. All other information, such as type of vehicles or insured value of a home, the cost or payment schedule of the policy, can be omitted or covered up when copied. The essential information needed to document coverage is:

- the policy period
- name of the insured
- insurance company name and policy #.

The CG Primary Contact will list all volunteers on the **Volunteer VSC Information Form** document all proof of insurance and VSC provided by the volunteers. **Volunteer VSC Information Form** must be complete and submitted to MCC prior to the arrival of the PSR. Through out the year of sponsorship, if the group composition changes, the **Volunteer VSC Information Form** must be updated and submitted to MCC as needed.

MCC does not submission of the required documentation proof other than the **Volunteer VSC Information Form**.

The CG will maintain the records and documentation and provide proof to MCC upon request.