

## **KOZ to the Pastor; Insurance Questions from Churches**

Thank you for taking the time to consider KOZ as a ministry of your church. We have seen men and boy's lives changed from this simple yet profound ministry of meeting the needs of what often is "the least of these" in our churches and their communities. With regards to liability insurance, I'd like to take a minute to explain insurance coverage for the KOZ group in your church.

KOZ requires that the men have the written approval of the local church pastor and that the KOZ effort at that church is recognized as a ministry of that church. This acknowledgement will suffice for most any church insurance policy in recognizing your KOZ group as a ministry of the local church and thus cover any liability.

The liability coverage would be identical to that of a Sunday School class going on a camp out or a Saturday activity which would be common to most any church policy. We recommend that if the church has questions about their liability coverage, please contact your insurance provider to ensure this kind of coverage is in place.

KOZ suggest the men to follow the church guidelines for volunteer background checks and policies for volunteer behavior. KOZ also suggest the men to get liability waiver forms signed by the parents on the kids first visit.

The bottom line is that the KOZ group is a ministry of your church and the policies of the church should be followed.

It is our goal at KOZ to empower and train a few of your men to do more of that local ministry right there in your church and in your community. It is our deepest desire that you simply see the fruit of this ministry - lost boys being saved, strong boys becoming leaders and men stepping into the battle for them.

If you have any questions, please do not hesitate to call us at 512 291 1113.

From KOZ staffer Rick Magee, former executive pastor for Hyland Heights Baptist Church in Lynchburg, Virginia. Contact him directly at rick@kidsoutdoorzone.com