

**Duty of Care** 

### Understanding and Implementing Duty of Care for Mission Travel

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#### **Concept Overview: The Foundation of Safe Mission Travel**

Faith-based organizations carry a calling to serve, but that calling includes a parallel obligation: to safeguard those who serve. Duty of Care describes the legal and moral expectation that an organization will act with reasonable care to prevent foreseeable harm to the people it directs or supervises.

In practice, this means anticipating risks and having documented systems for prevention, response, and support. The principle applies not only to large corporations—it extends naturally to churches, ministries, schools, and nonprofits that send participants abroad under their care.

The modern view of Duty of Care recognizes that no organization can remove all risk, but it can demonstrate that it acted reasonably to anticipate, plan for, and manage foreseeable threats. This is sometimes described as an "obligation of means"—not a guarantee of outcomes, but a standard of responsible preparation and stewardship.

When applied to missions, Duty of Care becomes both a reflection of faith and a practical safeguard. It is the structured expression of compassion through policy, training, and readiness.

#### **Legal and Moral Framework of Care**

Duty of Care in travel and program oversight is often understood through **four core responsibilities**:



**Wellbeing** – Promoting the health, comfort, and preparedness of all travelers, including mental, physical, and spiritual readiness.



**Welfare** – Protecting individuals from preventable harm or abuse, including health, environmental, or interpersonal risks.



**Compliance** – Following all relevant laws, regulations, and internal safety standards for international travel.



**Good Practice** – Acting competently and ethically, within defined policies and professional boundaries, and documenting all key actions.

These four pillars work together to create a balanced model of accountability. In most legal systems, the guiding test is foreseeability—could a reasonable leader have anticipated the harm? For missions, the moral test goes further: did we act with diligence and compassion to prevent it?

#### **Operationalizing Duty of Care in Faith-Based Missions**

Duty of Care is not a single action—it is a **continuous process** that begins long before a trip departs and continues after travelers return home. It can be viewed in three stages:

#### 1. Before the Trip: Preparation and Prevention

- Conduct a destination risk assessment that considers political stability, access to healthcare, weather, and transportation reliability.
- · Develop a written plan outlining supervision, communication, medical response, and evacuation procedures.
- Ensure all participants receive pre-trip orientation covering safety, cultural norms, and emergency protocols.
- · Screen staff and volunteers appropriately, and define their roles and decision-making authority.
- Confirm that every participant is enrolled in international medical and evacuation coverage.

#### 2. During the Trip: Awareness and Response

- · Maintain daily check-ins or accountability structures
- Establish contact protocols in case of emergency, including how to reach insurance assistance or embassy support.
- · Record incidents, near misses, and medical consultations.
- Designate one person responsible for real-time communication with ministry leadership.

#### 3. After the Trip: Debrief and Review

- Collect feedback and incident reports
- Conduct a debrief to evaluate response effectiveness
- Update procedures and training materials based on lessons learned
- Communicate follow-up care or health guidance if relevant.

This lifecycle approach ensures that Duty of Care becomes part of organizational culture—not just a checklist for compliance.

#### **Integrating Insurance and Assistance Resources**

For organizations operating abroad, international medical and travel assistance coverage is an essential component of fulfilling Duty of Care. Typical policy features that support organizational accountability include:

- **Emergency Medical Evacuation** ensures transfer to the nearest qualified medical facility or home country when required.
- Guarantee of Payment (GOP) allows hospitals to admit patients without upfront payment delays.
- 24/7 Global Assistance provides immediate access to medical, logistical, and translation support.
- Security or Disaster Evacuation coordinates safe departure from areas affected by unrest or natural catastrophe.

When integrated with proper documentation and pre-trip education, these resources transform from "insurance benefits" into an active part of the organization's care structure. In many cases, insurance partners and organizations like MissionSafe can also provide crisis training, online resources, and destination intelligence that strengthen the preventive side of Duty of Care.

#### **Lessons Learned: Quick Takeaways**



Duty of Care is a proactive framework, not a reaction to emergencies.



The organization's accountability begins at first participant contact and ends only after safe return.



Moral stewardship and legal compliance work best when combined, not separated.



Transparent documentation protects both the traveler and the organization.



Partnering with reputable insurers and assistance networks enhances both safety and credibility.

#### **Action Steps for Administrators**

- 1. Draft or update a written Duty of Care policy specific to your ministry or sending organization. (See model below Appendix A.)
- 2. Designate a Duty of Care Officer (see Appendix B) or committee responsible for oversight.
- 3. Conduct a reasonable risk assessment for each destination, reflecting current conditions in the country or region at the time of travel.
- Create a traveler information packet with contact details, coverage summaries, and emergency procedures.
- 5. Require documented pre-trip briefings for all participants.
- 6. Confirm that trip leaders and staff receive annual training in crisis communication and medical protocols.
- 1. Establish a reliable communication plan for time-sensitive alerts.
- 8. Verify that all travelers have valid passports, visas, and insurance enrollment.
- 9. Conduct incident drills or tabletop exercises at least once per year.
- After every trip, review any incidents and update your policies accordingly.
- 11. Partner with insurance and risk-management providers who understand the mission context.
- 12. Reinforce that Duty of Care is a shared responsibility—every traveler plays a

#### **Legal & Educational Notice**

This case study has been prepared for educational purposes only. All individual and organizational names have been anonymized to protect the privacy of those involved. Each insurance claim is unique, and variations in facts, timing, and documentation can materially affect the outcome. The examples and quotations of policy language contained herein are illustrative only; policy provisions may differ between plans and may be revised over time. Final determinations regarding eligibility, coverage, and payment are made solely by the insurance carrier administering the policy. Nothing in this publication constitutes legal advice, and readers should consult their own legal counsel regarding specific questions or circumstances.

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### **Appendix A**

- Purpose: This model policy provides a framework for mission organizations and ministries to demonstrate reasonable care for the health, safety, and well-being of participants involved in sponsored travel.
- Scope: Applies to all staff, volunteers, and participants traveling under the organization's direction, including contractors and partner agencies providing logistical or program support.

#### **Model Duty of Care Policy**

#### **Policy Statement**

The organization recognizes its moral and legal responsibility to act with reasonable care to prevent foreseeable harm to individuals under its supervision. The organization will take all practical steps to identify and mitigate risks, maintain suitable insurance coverage, and provide clear guidance and emergency support to travelers.

#### Responsibilities

#### Leadership

- Maintain an approved travel risk-management plan.
- · Review this policy annually.
- Ensure staff receive Duty of Care and crisis-management training.

#### **Trip Leaders**

- Conduct pre-trip briefings and maintain emergency contact data.
- Monitor conditions abroad and communicate promptly with ministry leadership.
- Document all incidents and responses.

#### **Participants**

- Comply with organizational safety guidelines and local laws.
- Attend required orientation sessions and follow the trip leader's direction.
- · Report any concerns immediately.

#### **Insurance and Assistance**

All participants will be enrolled in international medical, evacuation, and repatriation coverage. Assistance provider contact details must be available to every traveler.

#### **Emergency Response**

In an emergency, trip leaders will:

- 1. Activate the organization's emergency plan.
- 2. Contact the insurance assistance provider.
- 3. Notify the designated Duty of Care officer.
- 4. Document actions and communications.

#### **Post-Trip Review**

Following each trip, the organization will evaluate incidents and feedback to improve safety procedures and training.

#### **Policy Review and Disclaimer**

This model is provided solely for educational purposes. It does not constitute legal advice and should not be relied upon as such. Each organization must adapt the content to its specific operations and jurisdiction, and consult qualified legal counsel prior to implementation. MissionSafe assumes no responsibility for how this model is interpreted or applied.

### **Appendix B**

#### **Duty of Care Officer: Role and Responsibilities**

The Duty of Care Officer (DOCO) serves as the organization's primary point of coordination for traveler safety, risk management, and emergency response related to sponsored mission or service programs. The position exists to ensure that the organization consistently acts with reasonable care to protect the health, welfare, and well-being of all participants.

#### **Key Responsibilities**

#### 1. Oversight and Policy Implementation

- Maintain awareness of the organization's Duty of Care policy and ensure its procedures are consistently applied across all travel programs.
- Review destination risk information and coordinate any required updates to trip plans or itineraries.
- Support leadership in ensuring that insurance coverage, emergency plans, and traveler documentation meet current standards.

#### 2. Pre-Trip Preparation

- Confirm that every trip has a designated leader, approved itinerary, and completed risk assessment based on current conditions.
- Ensure all participants are properly enrolled in medical, evacuation, and assistance coverage.
- Review orientation materials for safety, communication, and emergency protocols.

#### 3. During Travel

- Remain reachable by phone or email throughout travel dates for real-time coordination.
- Monitor news, weather, and security updates relevant to travelers' destinations.
- Act as liaison between trip leaders, the insurance assistance provider, and ministry leadership in the event of an emergency.
- Maintain confidential records of incidents, communications, and decisions.

#### 4. Post-Trip Review

- Collect trip reports and incident summaries from leaders.
- Conduct a debrief to identify lessons learned and policy updates.
- Document all corrective actions or policy changes made as a result of feedback.

#### **Qualifications and Expectations**

- Familiarity with the organization's mission, governance, and communication structure.
- Strong judgment under pressure and the ability to coordinate calmly during emergencies.
- Working knowledge of international medical and evacuation coverage resources.
- Commitment to maintaining confidentiality and accurate documentation.

#### **Reporting Relationship**

The Duty of Care Officer reports to **ministry leadership** or the designated risk-management committee. This role may be held by an existing staff member, administrator, or trained volunteer, depending on the size and structure of the organization.

**Disclaimer:** This description is provided solely as an educational example for ministries and mission organizations. Each organization should adapt the role to its own size, governance, and travel programs, and seek appropriate legal or risk-management advice when defining specific duties.