



## ASSUMPTION OF RISK AND INSURANCE AGREEMENT

*AGWM Personnel and Member Care*

In consideration of my acceptance as a short-term volunteer with Assemblies of God World Missions of The General Council of the Assemblies of God U.S.A., I represent and agree that:

1. I am a volunteer worker and acknowledge that I am not an employee of Assemblies of God World Missions or The General Council of the Assemblies of God U.S.A.
2. I am aware of the hazards and risks to my person and property associated with serving in a missions capacity, such hazards and risks including, but not being limited to, injury, increased stress, accident, disease, inadequate medical services and supplies, death, criminal acts— including terrorism—natural disasters, government action, and relocation due to any of the above. I accept my assignment with full awareness of these risks, and subject to the insurance coverage described in the ACE/Chubb insurance brochure, I voluntarily assume all risks of death, injury, illness, and damage to myself or any member of my family associated with such risks and any damage to my personal property. I further recognize that such risks have always been associated with missionary service (2 Corinthians 11:23-28).
3. I attest and certify that I have no medical conditions that would prevent me from performing my duties.
4. Subject to the insurance coverage described in the ACE/Chubb insurance brochure, I waive and release any and all claims for damages which I or my heirs or successors may have against Assemblies of God World Missions, The General Council of the Assemblies of God, any district council of the Assemblies of God, the local church sponsoring the trip, or any agent or employee of any of such organizations, arising from my death, injury, or illness, or any property damage or loss occurring during the term of my assignment or as a result of my assignment.
5. In the event I have minor children who will accompany me on my assignment, I, acting both on my own behalf and on their behalf as their parent and legal guardian and subject to the insurance coverage described in the ACE/Chubb insurance brochure, do hereby assume all risks of death, illness, or injury that they may suffer as a result of said assignment, from those causes described above.
6. I understand and accept the following policy of Assemblies of God World Missions regarding ransom payments:  

The World Missions Board has determined that the General Council of the Assemblies of God will not pay ransom or yield to the demands of anyone who takes one of our missionary family or staff hostage. Assemblies of God World Missions (AGWM) will also not encourage or participate in third-party payments of ransom. AGWM pledges itself to every effort in prayer and will take all reasonable steps to secure the release of any member held hostage and/or detained. AGWM strongly opposes the payment of any extorted commodities or service and will not pay expenses incurred by captors. AGWM will not permanently concede land or remove missionaries from ministry locations as part of any negotiated settlement with hostage takers. AGWM believes that this approach helps reduce the risk of AGWM personnel being targeted for kidnapping and was made after sufficient study of the policies of other evangelical missionary agencies and after considering the advice of the United States State Department.
7. I expressly waive any defense to the enforcement of any provisions of this commitment arising from a claim of lack of consideration and warrant that this commitment constitutes a legal, valid, and binding obligation upon me enforceable against me in accordance with its terms.
8. I expressly agree that this assumption of risk and indemnity agreement is intended to be as broad and inclusive as permitted by law.