

KEY FACTS ABOUT THE GLOBAL ASSISTANCE ARRANGEMENT

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WHAT IS THE GLOBAL ASSISTANCE ARRANGEMENT?

1. The Global Assistance Arrangement (GAA) is a means by which the organization sets aside funds to pay for expenses related to accidental loss. This includes property damage to Kingdom Halls, to Assembly Halls, and to branch facilities as well as liability claims against legal entities used by Jehovah's Witnesses. The GAA will not be used to repair damage resulting from normal wear-and-tear or deterioration of property or for other maintenance needs.

2. The GAA is not a commercial insurance program. The Risk Management Desk in the Accounting Department administers the operation of the GAA in the branch territory. This arrangement is used to make virtually all applicable loss payments. It may also be used to purchase commercial "excess" insurance to protect legal entities and properties from large claims or catastrophic losses or to purchase insurance coverage that is legally mandated. Since loss payments would involve the use of donated funds, it is important that priority be given to safety and maintenance so as to prevent loss whenever possible.

HOW DOES THE GLOBAL ASSISTANCE ARRANGEMENT SUPPORT THE CONGREGATIONS?

3. **Kingdom Halls:** The Global Assistance Arrangement (GAA) cares for property damage to Kingdom Halls, such as losses resulting from natural disasters, fire, moisture damage, and vandalism, and it also cares for expenses related to accidents involving personal injury at Kingdom Halls.

4. **Construction:** The GAA can help congregations to obtain performance bonds required by local authorities or certificates of insurance when renting equipment. Requests must be made in writing through the Risk Management Desk in the Accounting Department. Please contact them well in advance of when these items are needed in order to avoid project delays.

5. **Certificates of insurance:** When contractually required, certificates of insurance can be issued for facilities rented for congregation meetings, such as for the Memorial. Such requests should be made well in advance to ensure that your needs are cared for in a timely manner.

6. **Newly purchased properties:** Potential losses connected with newly purchased buildings that will be renovated for use as Kingdom Halls can be covered under the GAA. Please contact the Risk Management Desk to list such properties with the GAA. Any properties held should be kept free of hazards and secured against trespassers.

7. **Apartments:** Apartments on Kingdom Hall property that are used by traveling overseers or special pioneers can be included by request in the GAA. Personal property of the occupants is not protected by the GAA.

HOW DO CONGREGATIONS SUPPORT THE GLOBAL ASSISTANCE ARRANGEMENT?

8. **Contributions:** Each year the branch office will send a letter to congregations informing them of the suggested per-publisher contribution amount that would cover the GAA-related ex-

penses for the upcoming service year. The elders will then determine the amount their congregation can afford to contribute, which could be more or less than the amount suggested. The congregation will remit a monthly or annual resolved donation to the worldwide work in support of this organizational arrangement. The resolution would only mention that the congregation wishes to donate funds to the worldwide work. The amount resolved would then be forwarded to the branch office using the entry for “Global Assistance Arrangement (GAA)” on the appropriate contribution remittance or funds transfer form.

9. **Losses:** There is much that can be done locally in support of the GAA when a loss occurs. A fine spirit is shown by those who give loving aid to accident victims and who provide volunteer labor for property repairs. Generally, family heads provide for their family’s health needs. (w97 8/15 pp. 19-20 pars. 7-11) However, assistance may be rendered through the GAA when needed.

WHAT CAN CONGREGATIONS DO TO KEEP GLOBAL ASSISTANCE ARRANGEMENT COSTS DOWN?

10. **Safe work practices:** The booklet *Working Together Safely—Safety Rules and Standards for Volunteer Projects* (S-109) provides excellent principles for identifying safety requirements and has been used successfully by the organization’s construction groups for years. The principles therein should form the foundation of the safety standards for any work or maintenance activity in your congregation. Elders should become familiar with these standards and should train the publishers to follow safe work practices. Only those who have adequate training and who are qualified should be used for any work assignments involving equipment or power tools. Extra caution is needed when working on ladders, in ceilings, or on roofs.

11. **Preventive maintenance:** Preventive maintenance is key to preventing accidents. Each year arrangements should be made to conduct a physical inspection of the Kingdom Hall and property following the instructions on the safety inspection form provided by the branch office. This detailed inspection helps to ensure that everything is in good condition and that there are no safety hazards. Any areas of concern should be corrected promptly. However, more is required to prevent problems than simply filling out a checklist once each year. Elders should take the lead in spotting and correcting potential problems and safety hazards. It is the elders’ fine attitude toward safety and maintenance that enables the organization to operate the GAA at a cost much lower than is possible through commercial insurance.

12. **Thoughtful consideration:** We should be quick to offer support to older ones as they move about. Eliminate or clearly mark trip hazards, and provide adequate interior and exterior lighting. All pedestrian traffic areas, both inside and outside the Kingdom Hall, should be kept free of hazards that might cause someone to stumble and fall. If hazardous chemicals must be kept, they should be clearly labeled and stored out of the reach of children. Please see *Index to Letters for Bodies of Elders* (S-22) for the latest direction on safety precautions when attending spiritual programs.

WHAT SHOULD BE DONE IF AN ACCIDENT RESULTS IN BODILY INJURY?

13. **Ensure that the injured person receives appropriate medical attention as soon as possible.** In most cases of serious injury, it is best for an ambulance to transport the injured person to a medical facility.

14. **Appoint an experienced elder to handle accident-related follow-through.** The elder should review the information in this form and in *Incident Report Instructions* (TO-5i). He should keep in close communication with the injured person to see what help is needed. He should also keep the Risk Management Desk in the Accounting Department informed of any significant changes in the person’s situation.

15. Submit an *Incident Report* (TO-5) **within 72 hours** for all accidents requiring medical treatment beyond minor first aid. Please stick closely to the questions provided on the form. **Do not discuss with anyone other than a Risk Management Desk representative issues such as who may have been at fault or what caused the accident.** Do not refer to any legal action.

16. Please call the Risk Management Desk within 24 hours if the incident meets any of the following conditions: (1) the incident is catastrophic, which would involve any fatality, head trauma, multiple body injuries arising from the same event, loss of limb, injury to an eye, and partial/permanent disability, (2) financial assistance is requested or questions about medical bills or other costs arise, or (3) there is talk of legal action or you receive a phone call or letter from an attorney or someone representing an injured person.

WHAT SHOULD BE DONE IF AN INCIDENT INVOLVES PROPERTY DAMAGE?

17. When property damage occurs, quick action can go far in preventing further damage. Take the following steps:

- Appoint a qualified elder to take the lead in managing the situation.
- Protect the property from further damage, loss, or break-in. Leaks must be repaired promptly and all excess moisture removed immediately. The use of our volunteers can save valuable funds.
- Promptly report break-ins, thefts, and vandalism to the police. Then call the Risk Management Desk in the Accounting Department for further assistance.
- In case of major damage, call the Risk Management Desk for further assistance. The Local Design/Construction Department can also be of assistance.

18. For losses that can be repaired easily without assistance from the branch office, written estimates of repair costs for all repairs, or repair bills if it was an emergency, should be sent to the Risk Management Desk along with the completed *Incident Report* (TO-5). If this cannot be done within 30 days, contact the Risk Management Desk.