



**Habitat for Humanity®**

Great Britain



# Overseas Volunteering Handbook and Guide





# Hello and Welcome

Dear Volunteer,

Welcome to your Habitat for Humanity GB Overseas Volunteering Handbook Guide. Volunteering with us is an experience that will change your perceptions, challenge you physically and mentally, and stay with you for the rest of your life. When you help a family trapped in poverty to build a home, you provide the most permanent and powerful way to help them escape poverty and begin a new life.

This Handbook will help you prepare for your build with us. Inside you will find valuable resources on health and safety, what to expect on the construction site, fundraising, and other useful information about Habitat for Humanity's work. Everything you do on the construction site is helping a family realise their dream of a safe, decent place to live.

We hope that you will find all of the useful information you could possibly need in the run-up to your build, and if after reading you would like additional assistance or support, please contact your Team Leader or our Habitat for Humanity staff who will be more than happy to help.

We hope that this is just the beginning of our journey together!

Thank you from the staff, families, individuals, and communities working with Habitat for Humanity GB.

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# About Habitat for Humanity

One in five people across the world live in slums and substandard housing, locking them into a cycle of poverty. A lack of housing negatively affects health, well-being, educational prospects, and income. Our vision is a world where everyone has a safe place to call home. We believe that a decent home helps to permanently break the cycle of poverty and allows families to achieve strength, stability, and self-reliance.

We believe decent homes are the heartbeat of strong communities and so we also fight for land rights for women, upgrade urban slums and informal settlements, improve access to water and sanitation, and help communities become more resilient in the face of natural disasters.

Working in over 70 countries, we support the most marginalised and vulnerable in society, and welcome people of all religions and none to partner in our life-changing work. By working hand in hand with communities, since 1976 we have provided over 1 million homes and helped over 6.8 million people.

## Why we build

- By 2020 it is estimated the global slum population will reach almost 1 billion.
- Lack of clean water and sanitation claim the lives of more than 1.8 million young children every year
- Living in poverty housing robs people of their dignity and the ability to earn an income.
- Living in poverty leaves people with impossible choices to make about how to stretch their finances to cover essential needs such as food, clothing, healthcare, or an education for their children.

## How We Work

Our aim is to eliminate poverty housing and homelessness by building adequate and affordable housing. We seek to put shelter in the hearts and minds of people in a way that poverty housing becomes socially, politically, and religiously unacceptable anywhere in the world. We do this through building homes, disaster response, slum rehabilitation, our work in GB, energy efficiency, and through water, sanitation, and hygiene.

## The Past, Present, and Future of Habitat for Humanity

The idea for Habitat for Humanity was born at Koinonia Farm, a community near Americus, Georgia. In a programme called partnership housing, Koinonia founder Clarence Jordan and others began building houses in partnership with low-income, rural neighbours and then selling the houses on a no-profit basis.

In 1973, the Fullers—a couple who had abandoned a millionaire lifestyle and devoted themselves to a life of service to others—moved to Africa to test Koinonia’s partnership housing model overseas. The programme they began in the Democratic Republic of the Congo, formerly known as Zaire, soon became a working reality. Convinced that a concept that had worked in the U.S. and in Africa could be expanded and applied worldwide, the Fullers returned home and founded Habitat for Humanity International in 1976.

Simple, decent houses became affordable to those who were too poor to qualify for conventional financing. Each family helped in the construction of the homes alongside volunteers. This “sweat equity” lowered the cost of the houses, instilled pride of ownership, and fostered positive relationships with volunteer builders. Their house payments were placed into a revolving “Fund for Humanity”, which was used to build more houses.

Today we work in more than 70 countries. Habitat for Humanity International’s headquarters are in Americus, Georgia and are supported by national organisations operating in several countries, including Great Britain.

Habitat for Humanity’s current strategy is to:

- Improve housing conditions for an ever-larger number of the world’s poor and low-income families.
- Support and influence partner organisations to increase access to shelter and advocate for affordable housing policies.
- Mobilise hands, hearts, and voices of volunteers in the cause of adequate and affordable housing.



# First Steps After Registering

You are providing direct support on the ground to ongoing projects. As the scope of Habitat for Humanity is varied, you could be laying bricks for a home, digging pit latrines for a water and sanitation project, or renovating existing buildings to make them more energy efficient.

**What skills do I need?** - You don't need any special skills! Local professionals will show you what to do.

**Will there be local volunteers?** - Families who benefit from the project and the local community usually have to balance volunteering with income earning activities. A team of volunteers visiting for a few days can really speed up the completion of a project. Local volunteers will also be involved with the building process.

**Registered? Now it's time to fundraise** - You are raising vital funds to support the mission of Habitat for Humanity GB and the hosting country directly, which in turn helps more families. We always recommend fundraising at least part of the costs because this is a great way of spreading the word and engaging others in the work that you will be doing. If you would prefer to pay yourself then this is also welcome.

**Talk to the Team Leader** – A volunteer Team Leader will be on hand at all stages of the Build to answer your questions and support you throughout the experience. Prior to departing your home country, you can expect to hear from the Team Leader with questions, advice, and answers to any concerns that you may have.

**Inspire others** - Your presence in a community will re-energise the local programme. You have come a long way to volunteer your time. This has a positive impact on local people who will be inspired to get more involved as volunteers too. Before you depart for the Build why not inspire others to come along and join in with you?

## OUR VALUES

HABITAT FOR HUMANITY GREAT BRITAIN

### WE PUT BELIEF INTO ACTION

With courage, passion, and drive we find practical solutions

### WE BELIEVE IN ACCOUNTABILITY

We treat every partner with transparency, honesty, and candour

### WE BELIEVE IN SELF-RELIANCE

We place integrity and mutual respect at the heart of everything we do.

### WE BELIEVE IN COLLABORATION

We deliver on our mission through partnership

**It's not all one way!** - Many of our volunteers learn a lot about themselves, their attitudes, and way of life during a Build. The skills you gain and friendships you create will last a lifetime. Plus, if you're passionate about being involved in international development, this is an ideal opportunity to see it in action.

**How long is a Build?** – Each Build lasts between one to two weeks, but is preceded by six to twelve months of careful planning and preparation by a dedicated team of staff, community members, volunteers, and partner organisations based in the in-country offices and Great Britain.

## Medical Matters Before Your Build

It is strongly advised that you consult a health professional / travel clinic at least 3 months before your Build.

## Medication and Medical Conditions

Inform us and the Team Leader of any existing medical conditions before travel. If you fail to do this, the medical insurance may become invalid. This will ensure that assistance can be given easily should an emergency arise.

## Get your vaccinations

You will need to discuss your vaccinations with your doctor or practice nurse as soon as possible as some vaccinations need to be spread out over time. You may have to pay for some vaccinations. If you receive certain vaccinations, such as Yellow Fever, ensure you bring any supporting documentation with you.

## EHIC European Health Insurance Card

If you are travelling to a European country take your EHIC / E111 card with you. For further information please go to their website at <http://www.e111.org.uk>. Alternatively, you can pick up a form at your local post office.

## Passports and Visas

You are responsible for ensuring you are eligible to travel, both in relation to your passport and obtaining a visa (if required). Habitat for Humanity GB will be on hand to help with provision of supporting documents for a visa if needed. Your passport expiration must be more than 6 months after you depart the host country. You should also ensure that you have enough 'blank' pages on your passport for any stamps or visas you may require.

## Travel Arrangements

You are responsible for arranging your own travel to the host country and for paying for any airfare and ground transportation before and after the Build. Habitat for Humanity GB and your Team Leader will advise you as to the most appropriate airport and time to arrive at in-country. Please liaise with your Team Leader when arranging your flights and send them your flight itinerary. The Team Leader may be able to connect you with other volunteers that have a similar itinerary. If your itinerary changes, make sure you inform the Team Leader.



## Make Yourself Comfortable

Your Team Leader and the in-country staff will work to make sure that you feel comfortable and safe. If at any time you feel uncomfortable, please raise your concerns with them as they may be able to help you. Before you begin packing your bags think about the following:

- **Local Cuisine:** If you think that food may be an issue, bring some small snacks.
- **Language Barrier:** We recommend learning some basic phrases to help you interact with the local people. Alternatively, bring a phrase book with you.
- **Temperature Difference:** Do your research before you go. Look at photos on our website for clothing ideas, read the blogs for information on the types of activities you will be doing, try your clothes out before you pack them, and bring a hat!

# Payment and Cost Information

**Making a payment** - You confirmed your place on the team by submitting a non-refundable, non-transferable registration fee. The remaining balance of the trip (total trip expenses minus the registration fee) must be paid in full no later than 45 days prior to the departure date. Payments towards your build trip cost must be made in British Pound Sterling to Habitat for Humanity GB and reference the Build Event Code, the participant's name, and the trip destination.

## PAYMENT INFORMATION

### Online payments

Payments can be made online via the GV Payments form: <https://hfh.formstack.com/forms/gvpayment>

### Credit card payments

We are happy to take payments over the phone. You can do this by calling us on: +44(0)1753 313539

### Personal cheques

You can mail a cheque to Habitat for Humanity GB, 10 The Grove, Slough, Berkshire, SL1 1QP. Please include the event code and participant's name in the memo line.

### Fundraising Page

This is an easy way for you and your donors to make payments towards your Build.

After paying the registration fee, the total cost of your place on a Build is comprised of two components: The donation and the trip expenses.

- **Donation** - The majority of the donation is for the team on the ground to invest in their programming, such as providing family support services, capacity building, and future construction costs. A small portion is retained by Habitat for Humanity GB to support other countries we are partnering with.



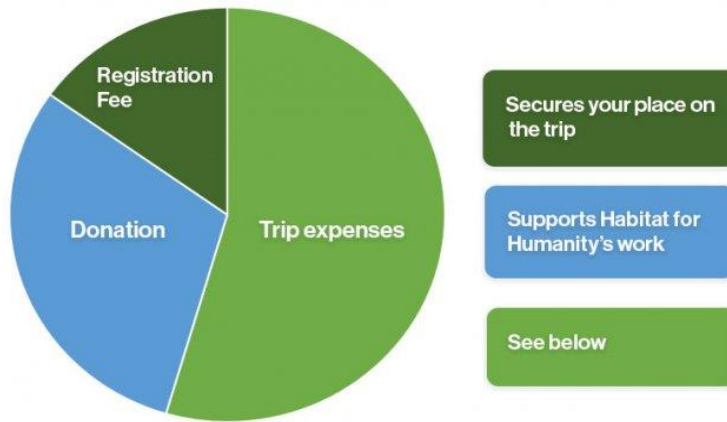
- **Trip Expenses** - This includes all accommodation, ground transport, meals, water on-site, and pre-scheduled cultural activities in-country. Part of the cost of the trip is an insurance package that will serve your needs and support you in the event of an accident or emergency situation. The insurance summary is at the back of this booklet. The full policy is available on request.



**Gift Aid** - Any money that you raise towards the donation portion of your Build is eligible for Gift Aid. Gift Aid cannot be claimed when paying for the registration fee or the trip expenses. It cannot be claimed in these areas because the money is covering direct costs that are not considered charitable by HMRC standards. Remember that anything that is Gift Aided will not be credited towards your fundraising, so do not add the Gift Aid onto your total.

**What is included in the trip costs?**

Below you can find all of the elements that are included within the trip costs that you pay.



Cultural activities in country	Medical and evacuation insurance	Support from your team leader	Accommodation
All meals and bottled water	Access to fundraising resources	Local host coordinator and translator	Welcome orientation
Tools and building materials	24 hour in country support	Home handover ceremony with partner family	Ground transport

**What's not included in the trip costs?**

The following will need to be organised and paid for by you as they are **not included** in the trip costs.

- Ground Transportation in the UK such as taxis, bus, or petrol
- Flights
- Visas
- Vaccinations or anti-malaria tablets (if required)
- Personal spending money and tips
- Any pre or post Build activities that you choose to arrange



# Meet the Team

Teamwork is important. Working together harmoniously day after day doesn't always just happen - getting along requires patience, willingness to compromise, and more. Feeling that all participants are not keeping up their end of the workload is a common obstacle when working in a group of volunteers, but sharing and giving become automatic reflexes as your newly formed team grows into a social unit.

Our volunteers come from all walks of life and backgrounds, but they all come with the goal of dedicating themselves to help those in need of a safe, decent place to live. During your Build you may face situations you have never encountered before. You might be living at close quarters – sleeping on a camp bed in a village community centre or sharing basic bathroom facilities with the team. In all likelihood, the accommodation won't be what you are accustomed to and the food might not always be your favourite, but remember that you are a visitor to the country and you are there to learn. Flexibility goes a long way towards overcoming these obstacles.

Here are some of the people you can expect to work alongside during your Build and how they will support you:

## Staff in Great Britain

- We plan trip logistics and give you information about the project.
- Provide fundraising materials, and support.
- We train your Team Leaders
- In the unlikely event of an emergency, we are on call 24/7 and will operate a well-established emergency protocol.

## Team Leader

- Experienced volunteers who have gone through our training programme.
- Serve as health and safety rep, mentor, motivator, and crisis manager.
- Main point of contact before, and during your Build project.

## Deputy Team Leader

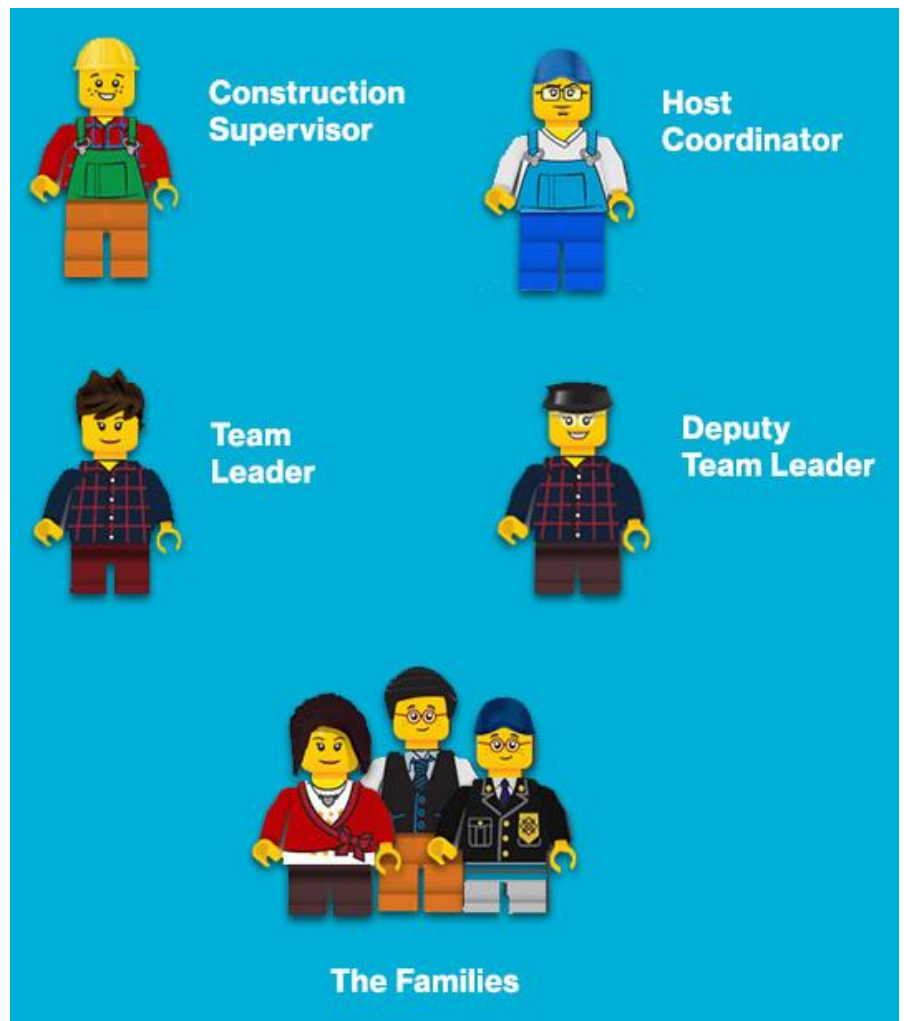
There may be a Deputy Team Leader alongside your Team Leader. They are equally as motivational, fun, and committed to leading and volunteering.

## Host Coordinator

- Primary in-country contact who is responsible for planning, and organising your team's Build.
- Help plan the itinerary and are responsible for all in-country logistics.
- Ensures that the Build is a positive experience both for team members and for the local project.
- Some Host Coordinators will stay with the team for the duration of the Build and assist with communication and cultural awareness.

## Construction Supervisors and Local Masons

- Highly experienced professionals on hand to guide you through the building activities.
- Teach the team local construction techniques and guide you through activities.
- Ensure that the team is safe on site and using safe building practices.



# Fundraising Information

Many volunteers may choose to fundraise for their Build. Habitat for Humanity GB and your Team Leader are here to support you. On registration you will be sent a web link to set up your fundraising page that you can share with your friends and family. When supporters donate through your fundraising page it will be automatically credited to your trip.

## Where to Start

Our website is full of inspirational ways to raise the funds for your Build. We have put together a fun A-Z guide which can be found here: <https://www.habitatforhumanity.org.uk/get-involved/resources/fundraising-ideas/> Use this inspirational guide along with our printable resources and blogs to become a fundraising champion.



## Acknowledging Donations

Donors who contribute towards your trip cost through your fundraising page will receive an acknowledgement of their donation via email. We urge you to also take the time to personally thank your donors. Thanking your donors can be fun and creative. You could host a thank you dinner, karaoke night, or alternative event. If you prefer a more traditional approach, then send a thank you card, email, or updates from your time on the build.

## Matching gifts

Many employers offer matching gifts for employees, which can be used to offset your Build trip cost. Please enquire with your matching gift programme contact or HR department to see if your Build is eligible under the matching gift policy. If eligible, request that the employer include the event code and volunteer's name with the payment. Notify the Team Leader and Habitat for Humanity GB if requesting matching gift funds. Matching gifts payments need to be received 45 days before the trip departs in order to be applied towards your Build trip cost.



## Funds raised above and beyond to the Build trip cost

A key purpose of the programme is to raise funds to further our mission. We encourage everyone to raise above and beyond the trip cost in order to address critical shelter needs around the world. We **cannot** roll additional funds over to a future Build or reimburse trip costs paid by participants when maximum obligations are exceeded. We will direct any additional funds raised beyond the trip cost to support our programmes worldwide.



## Fundraising for airfare

The Build trip cost excludes airfare costs as you are responsible for arranging your own flights. We recognise that you may want to raise money for airfare, this **cannot** be done through your Build fundraising page as Habitat for Humanity GB cannot transfer any donated funds to you, the volunteer, for any reason. *Please refer to our full Payment Policy for more information regarding our Cancellation Policy.*

# Packing List

This list will give you guidance when packing for your trip. The list has suggestions for types of clothing and shoes, extra medical supplies and other items that you may find helpful during your stay in another country. **Please note: steel cap boots are mandatory – you cannot to build without these.**

**Tip:** Print this page and check of the items below as you put them in your

ESSENTIAL ITEMS	Packed it?
<b>STEEL TOE CAP BOOTS</b> – Sturdy Work Boots	
Trousers (such as lightweight cargo trousers, avoid jeans)	
Wide brimmed hat (to shade your face as you will be in the sun most of the day)	
Casual clothing suitable for evenings (long sleeves for mosquito protection)	
Lightweight waterproof jacket	
Work clothes – (both short sleeve and long sleeve for sun protection)	
Insect repellent (containing 50% DEET)	
Anti-malarial medication – (check with a health professional/doctor if these are necessary)	
Small first aid kit, eyewash, paracetamol. (Substantial first aid kits will be available on-site)	
Rehydration sachets, anti- diarrhoea medication	
Blister plasters, ordinary plasters	
Antibacterial hand sanitiser (or alcohol based hand gel)	
Sun protection (maximum factor) for face, lips and body - After sun/Moisturiser	
Prescription medicines (carry medicines in both the hold and cabin baggage). Also a good idea to keep a separate list of medicines with your documents and a doctor's letter to accompany any medicine needed.	
Small torch (the wind-up torches save on bringing extra batteries)	
Day rucksack (for sun cream, camera, bottles of water, snacks)	
Bum Bag (for personal items)	
Toilet roll/moist wipes for on site	

ESSENTIAL DOCUMENTS	Packed it?
Air travel tickets	
Cash. Most airports will have a money exchange.	
Passport (and a photocopy kept apart from original) and Visa (where applicable)	
Insurance coverage information and vaccination certificates	

OPTIONAL ITEMS	Packed it?
Work gloves	
<b>Hard hat – PROVIDED</b> , but if you have space then feel free to bring one	
Shorts (for building as well as leisure – culture allowing)	
Warm clothing (check the weather details)	
Camera, film/memory stick, batteries/charger	
Plug adaptor (only if bringing digital camera/phone charger etc)	
Alarm clock/Watch	
Bandana (good for keeping sun off your neck) and Sunglasses	
Own water bottle (Pack in hold luggage)	
Photos of your family and pets	

# During the Build

Questions, curiosity, and anxiety are perfectly normal in the run up to a Build. There are a lot of uncertainties, but one certainty is that it will not be the same as what you are used to at home!

You will get the most out of your trip by thinking about your expectations before you go. Start by giving some thought to your own reactions at work or home over the next week when things do not go as expected.

You will have to be even more creative and flexible during the Build. Here are some things to think about:

- Differences: Different is different, not wrong.
- Schedules: Things may not always go to plan.
- Flexibility: This will continue to be one of the most valuable words to consider as you go overseas.
- Frustration: No matter what the situation, you'll always be encountering the unexpected.
- Be forgiving: You will make mistakes. Make allowances for yourself as well as others.

## **A Build itinerary might typically look something like this:**

Day 1 – Arrive in country, meet the team and welcome dinner

Day 2 – Travel to the build site and team orientation

Days 3 to 6 – Building on site

Day 7 - Half day build, closing ceremony and farewell dinner

Day 8 – Cultural Activities and free time

Day 9 - Depart for UK or onward travel



### **Team Orientation**

Once you arrive at your host country you will receive an orientation and health and safety briefing session by the local coordinator.

Although you are making a significant contribution of time, hard work and money, you are still a guest in the host country, so take on board the advice given in the orientation and remember that your actions reflect the values of Habitat for Humanity.



### **Accommodation**

Volunteers stay in modest accommodation that can range from a sleeping bag on the floor, a guesthouse, or a 3 star hotel room. It is dependent on the country and the location of the Build. The accommodation will be double shared occupancy, unless specified otherwise and is vetted for safety and cleanliness. Where mosquito nets are needed, they will be provided by the hotel.



### **What is a typical day?**

The day begins at around 8am with a briefing. Following this you will work on site until late afternoon. During the work days the food will be simple and satisfying local food. You will be provided with water.

In the evenings, you will eat at chosen restaurants or at your hotel. The Team Leader will gather team members together for reflection meetings in the evening where you can discuss your feelings, issues, and more. Bonding as a team is a huge part of participating in a Build.



### **What kind of tasks might I be asked to do?**

Depending on the phase of construction, you will mix mortar, build walls, lay blocks, install doors and windows, and more. Each site is assigned experienced builders who will supervise the team and ensure quality of work. You do not need previous building experience, just arrive ready to learn, get dirty, and have a great time.



### How fit do I need to be?

You will need to be relatively fit to take part in a Build as by nature the work is demanding. If you are not, then let us know and we will arrange lighter duties for you. You will work full days on the site performing demanding tasks. You won't be asked to do anything you are not comfortable with. If there are concerns about your health, you may be asked to get a 'fit to participate' note from your doctor to take part.

### Community Life

Joining a Build is more than building homes. You'll be immersed in the community you visit, eating, sleeping, working, and playing as a team, within your host country's culture. You are encouraged to get involved in local activities which will give you insight into your host community.



### Cultural Activities

Cultural events are built into most trips. These may include, for example, meeting with the local women's group, talking with the local staff about their family selection process, or taking part in ceremonies, dances, and sing-a-longs. We include these so that you can learn more about the culture and reflect on the different aspects of the trip. If you are interested in sight-seeing at the end of the trip we are unable to organise it for you, but your Team Leader may have some suggestions.

### Culture Shock

Your host country will be different to what you are accustomed to. For example:

- Domestic animals such as cats and dogs may not get the same treatment.
- Time spent with each other may not be as important as quality of a relationship.
- A woman's freedom may be more restricted than you are used to.
- Showing shoulders, or knees, or your head may be frowned upon.
- It may be considered rude to disagree or say no to guests.
- Tattoos or piercings may be frowned upon in the community you are working in.

### Good rules of thumb are:

- Ask if you don't know and be flexible, willing to learn, and ready to apologise if necessary.
- Embrace the culture of the host country, rather than compare it with 'back home'.
- Be prepared to laugh at your own blunders and genuinely become a part of the new culture.
- Learn the language and ask your hosts about their country, way of life, past and future.

**Remember** that you are a guest and not there to change or question local people, only to respect and learn.

### How does it end?

Generally, the end of your Build will be marked with a celebration with the homeowners and local volunteers which is always great fun! Be aware that this may also have a religious aspect, depending on location.

### Donating Tools and Clothes

Teams often bring small hand tools to use and then donate them to the community upon departure. Tools that the team is planning to donate should be given to the Host Coordinator on the final day of the build and nobody else. Donated tools are retained by the affiliate and used on future builds.

### Sponsorships

Agreeing to any type of sponsorship while a member of a team is highly discouraged. You may be approached about the possibility of "sponsoring" children in the host country. If you are approached, please let your Team Leader know and avoid entering into any sponsorships whilst on the build.

## How you will build

Habitat for Humanity works with local masons to build houses that are a reflection of local standards and materials. The building materials and techniques used in other countries are likely to be very different from those with which you might be familiar. In some countries, bricks may be hand-moulded, door handles might be a loop of rope with a stick braided into the end and floors, walls and roof may be made of concrete. Building methods often use little in the way of machinery as renting such equipment would drive up the price of a home, therefore it is common for teams to perform more manual labour than skilled building tasks. You will be under the charge of local craftsmen and they will supervise the work of the families and volunteers.

## Working together and Build Completion

A team is sometimes divided into smaller work units that will assist at construction sites scattered throughout the area. This may occur if the team is large and there are enough hands to work on more than one house. It is common not to complete a whole construction project during your Build. Remember that any contributions you make whilst on your Build will go towards helping a family out of poverty housing. If you are participating in the end stages of construction, you may see a family receiving the keys to their new home.



## Tasks on the build site

There are many tasks on a building site so ask the project developer or building supervisor for jobs you feel comfortable with. Be open and honest if you are not feeling useful enough or you feel you cannot do what you have been asked to do. No volunteer should feel they have to do something they are not comfortable doing.

## Typical manual labour on site

- Laying bricks and digging footings
- Clearing and levelling a site
- Transferring or delivering materials such as sand, gravel, cement blocks and bags of cement
- Manually pressing cement blocks and mixing cement for pours or mortar
- Finishing slab floors and forming latrines
- Chipping concrete blocks
- Cutting and forming reinforcement bars
- Filling masonry joints with cement
- Assisting with a physical inventory of construction materials
- Repairs and renovations to existing properties

*Learn more about your build, by going to your team's Build page on the Habitat for Humanity GB website.*

## Gift Giving

The giving of gifts to anyone in the host country is discouraged whilst engaged in or as a result of being engaged in a Build. Different cultures view the giving of gifts in different ways. Many cultures feel that to receive a gift means that a gift must be given in return. Most times, the person or family to whom a gift is given is not in a position to reciprocate. This results in disappointment and unhappiness by the very people the team is intending to make happy. Gift giving can have a negative impact on the beneficiaries, Habitat for Humanity in general, other volunteers that build with us, the project and future teams. To avoid problems, embarrassment and hurt feelings, it is best that gifts not be exchanged at all.



# Personal Health and Safety

Your personal health and safety is important to us and we encourage you to take it seriously as well. If you are not used to manual labour, then you may wish to consider increasing your level of fitness prior to the Build.

The Team Leader will be a qualified first aider. They will liaise with team members on matters of individual health, carry out risk assessments, and give first aid when required. A comprehensive first aid kit will be available on site but we still recommend that you bring a small basic kit for personal use.

## Jet Lag

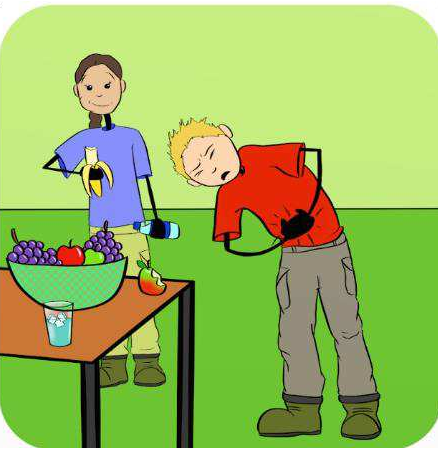
Effects of jet lag include: tiredness, headache, irritability, difficulty concentrating, and loss of appetite. Some effects are due to the stress of flying, dehydration, immobility, or having to set your body clock to a new time. You can reduce the impact by:

- On the plane set your watch to the new destination time and adjust your schedule to this time.
- If it is daytime on arrival, get active and don't give yourself the chance to doze off.
- Eating is a potential time-setter, so try to take all your meals at the appropriate new time.

## Water and Food Safety

To avoid picking up any bugs or infections through food or drink, we recommend that you do the following:

- Drink bottled water only. Always ask to open the bottle yourself in restaurants, checking the seal is in place. If in doubt stick to carbonated water - and make sure it fizzes.
- Use bottled water for cleaning your teeth. Don't open your mouth and drink water in the shower.
- Order drinks without ice and avoid roadside food vendors selling ice cream and unwashed fruit.
- Eat early if there's a buffet that has been sitting out for long periods during the day - food kept warm under food lamps can be a source of food poisoning and bacteria.
- Avoid unpasteurized milk, shellfish, soft cheese, and lukewarm food.
- Never use communal, damp towels. Use disposable paper towels, hot air, or leave to air dry.



## Diarrhoea

Diarrhoea is the most common travel-related illness. About a third of cases of diarrhoea are due to non-specific causes including: stress, new foods, jet lag. Bacteria, viruses, or parasites are the remaining causes. Traveller's diarrhoea is usually a short mild illness lasting on average 3 to 5 days, and medical advice isn't usually required to find out what is causing your diarrhoea. We recommend that you replace lost fluids and salts to help treat diarrhoea. Seek medical attention if:

- The diarrhoea is very severe or lasts longer than 5 days.
- There is blood or mucus in the diarrhoea.
- You also have a fever (38°C or over) with shaking chills.
- You are also vomiting and are unable to keep fluids down.
- You are jaundiced (your skin and the whites of your eyes are yellow).

## Dealing with diarrhoea:

- Rest and drink plenty of fluids and examine what you are passing for blood and mucus.
- Replace lost salts - drink a sachet of oral rehydration solution after each loose motion (if severe).
- Eat a bland diet avoiding fruit (except bananas), dairy products, and spicy or greasy foods.
- Take your temperature and note what it is, repeat later to see how the illness is progressing.
- Check how often you are passing urine and what colour it is, in order to check if you are getting dehydrated.
- Note any other symptoms you are suffering.
- Diarrhoea is contagious, so be scrupulous about washing your hands after you use the toilet.

## Women's Health

- If you are pregnant then we request that you receive medical clearance from your GP.
- If you use menstrual cups, it is advised that you use alternative sanitary products whilst on the build instead. This is because there is no guarantee that you will be able to properly sterilise a menstrual cup in country.



### Dehydration

Adults require an average of 2 litres of fluid a day (excluding caffeine and alcohol) to ensure good health. This increases up to 5 litres with hot weather and hard physical work, therefore it is vital to ensure you are getting enough to drink.

#### **Preventing dehydration:**

- Ensure you have a regular supply of clean drinkable water
- Drink to your thirst, everybody is different, so specifying a set amount can be dangerous
- Label bottles and keep track of how much water you are drinking
- Urine colour is an indicator of hydration levels - the darker your urine the more dehydrated you are
- If you are suffering from diarrhoea or are feeling dizzy and lethargic, take rehydration salts

### Sun Safety

Recognize both the long-term and short-term risks associated with too much sun exposure. Ensure that you are adequately protected from the sun and top up on sunscreen regularly.

- Wear clothes that will protect you in the sun, sunglasses, clothing of tightly woven fabric, and a sun hat.
- Apply extra sunscreen and be extra careful when the sun is high at the hottest time of the day.
- Drink plenty of non-alcoholic drinks while in the sun to prevent dehydration.
- If you are on any medication see your doctor. Some medication can make you sensitive to the sun.

### Malaria

If you are travelling to an area where malaria is present you need to discuss the best type of anti-malarial medication with a GP or Travel Nurse, as the type recommended will depend upon country of travel, current disease distributions, and individual medical history. All anti-malarial tablets need to be taken prior to travelling in order to build up the levels in the bloodstream and upon returning home to combat the parasite's lifecycle.

#### **Prevention of malaria:**

Prevention falls into 4 categories:

##### *Anti-malarial prophylaxes*

- Take the correct medication for the region you are in as prescribed, both before and after your trip.

##### *Avoiding getting bitten*

- If you don't get bitten you can't get malaria, use air-conditioning or fans to limit their ability to reach you.
- Keep legs and arms covered with clothing, as this will lower the risk of getting bitten.
- Use mosquito coils or vaporizing mats and avoid dark colours as they attract mosquitoes.
- Avoid strong perfumes, hair sprays, or after-shaves as they can attract mosquitoes.
- Avoid evening walks beside rivers and ponds, as this is where mosquitoes breed.

##### *Repellents and nets*

- Use a good repellent, ones containing 50% DEET are the most effective.
- Try your repellent at home before leaving to check you are not allergic to it.
- Apply repellent before dusk - when mosquitoes start biting.
- If wearing sunscreen, apply repellent on top. You can get repellents for clothes (containing DEET).
- Sleep under a mosquito net and use a 'knock-down-spray' in the evening before going to bed.

##### *Early diagnosis and prompt treatment*

Suspect malaria if you have a fever (38°C or above) with or without the following symptoms: headache and aching muscles and joints, nausea and vomiting, cough, abdominal pain. Seek medical help immediately.

- You can still get malaria if taking anti-malarial prophylaxes - although it will not be as severe.
- Malaria can be quickly and simply diagnosed from a sample of your blood.
- Once diagnosed the doctor will advise appropriate treatment depending on the area you were in.



## Animal Bites and Stings

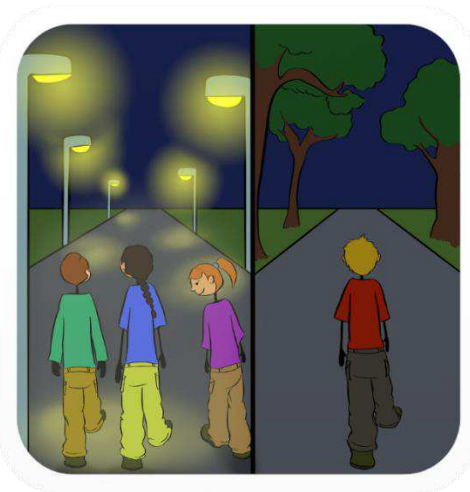
It is advised that you stay away from animals, even seemingly domesticated animals. Animals, even those typically domesticated such as cats and dogs, won't always receive the same treatment they would at home. Snakes and scorpions may also be prevalent in the host country.

- Always wear long trousers and boots when walking through undergrowth or long grass.
- Always check inside shoes and boots before putting them on.
- If you encounter a snake, do not panic, keep very still until it goes away.
- Carry a torch and spare batteries when walking at night.
- Ignore all animals. Do not attempt to approach or pet any animal.
- If you have to move rocks or other materials, hit or kick it first, so any creature can move away.
- If possible, move items 'away from you' so anything sheltered underneath has an escape route.
- Avoid long grass or overgrown areas and report any sightings to local Habitat for Humanity staff.

If volunteers are concerned about rabies, they should discuss this with their GP. A rabies vaccination may be advised if travelling in places more than 12 hours from medical help in risk areas. The vaccination does not prevent the contraction of rabies, but extends the time period in which one must seek treatment.

## On Your Return

When you get home don't forget that health can still be a problem, i.e. further change of diet etc. It's important to seek medical advice if you have been in a malarial area, have lingering bowel symptoms or any other health concerns. It is important to tell the GP what places you have been to and what activities were undertaken.



## Personal Safety

Below are some tips for when travelling abroad:

- Dress conservatively.
- Don't wear expensive-looking jewellery (even if it's fake!).
- Conceal essential valuables and documents.
- Have a photocopy of your passport/documents.
- Lock your luggage away.
- Avoid having your home address or nationality prominently displayed on luggage.
- Be vigilant when out on the streets and abide by local laws and customs.
- Ensure someone knows where you are at all times, travel in groups of three.
- Don't bring valuable items or large amounts of cash on the build site.
- Don't leave your cash or belongings in someone else's care.

## Alcohol Consumption and Drug Use

The use of illegal drugs is strictly forbidden on all Builds. Consumption of alcohol is forbidden on worksites. Excessive consumption of alcohol in the evening can impede your work on site the next day and lead to dehydration. In these situations the Team Leader may deny you access to the site, or in extreme situations volunteers may be sent home. If you are able to consume alcohol in the evening, you should do so in moderation. It is important to remain respectful and have a clear head at all times.

You may also find that on some of our Builds the consumption of alcohol is strictly forbidden. This will have been decided for safety reasons or is due to local laws. This decision is not negotiable.



# Site Health and Safety

Everyone has a safety responsibility. If you think something is unsafe, it probably is. Don't wait for an accident to happen: if you have a concern, raise it with the Team Leader or the local staff.

## General Safety

- REPORT any accident, near miss, or anything that could lead to an accident, to your Team Leader.
- USE the correct tool or equipment for the task you are carrying out. Visually check any tool or equipment before using it; never tamper with it and report any defects found to a member of the site staff. Volunteers will be instructed in the use of various site tools and equipment.
- WEAR PERSONAL PROTECTIVE EQUIPMENT as per the H&S brief and Team Leader requests.
- DO NOT throw materials to each other to save time. Always work in a chain.
- DO NOT indulge in horseplay or cause distractions to anyone on the site.
- NO ALCOHOL OR DRUGS are permitted on site at any time. Volunteers who need prescribed drugs (inhalers, etc) should make sure they have a sufficient supply on site.
- TAKE REGULAR REST AND WATER BREAKS. Dehydration can be an issue in hot climates.
- IF YOU FEEL UNWELL at any time during the trip, please speak to your Team Leader.
- REMEMBER: you are in a new environment, be that your host country or a building site. Don't take things for granted – always be prepared to question – if it does not feel right, it probably isn't!

## Training

- Safety briefings are a vital part of the day. Every day will begin with a safety briefing that relates to the work about to be undertaken.
- Local builders will be on site with you – they will also be able to help in giving the necessary training prior to carrying out new tasks.
- General safety considerations will be reinforced at safety briefings and specific issues covered. All hazards or potential hazards will be identified and action should be taken to prevent accidents on site.
- Volunteers will be instructed in the use of various site tools and equipment.
- If you feel uncomfortable doing a task, talk to the Team Leader who will arrange training or a different task.
- You will receive training in proper lifting techniques. Talk to the Team Leader if training is not provided.

## Transportation

The wearing of safety belts is required where they are fitted. Arranged transport will meet a certain level of safety – if you are unsure whether this is the case, ask your Team Leader or the hosting coordinator. Volunteers should not ride in the back of trucks. Volunteers should not push vehicles that may be stuck.

## Electrical Equipment

In humid or wet conditions electrical equipment can be very dangerous. Only electrical equipment that uses 120 Volts should be used; i.e. no standard DIY tools that use 240 Volts. Generators should not be operated by you. You are only permitted to use electrical equipment after thorough training. Without training, you cannot use it. You need to be over the age of 18 in order to be able to operate power tools.

## Fall Prevention

Cover all holes in the earth or buildings, or build barricades to prevent people from falling into them. Be careful with tools and loose materials, particularly when working on the roof or at height. Block off an area on the ground if you will be throwing materials down from above.

## Digging Holes

Volunteers are to dig no deeper than 1 metre. Once dug, holes should be marked off with safety tape and filled as soon as possible. Volunteers should only dig holes with a supervisor present.

## Site Tidiness

Untidiness causes many tripping accidents on building sites, some serious. Tidying the site should be the first job that you do every day. Volunteers are responsible for keeping their area tidy and removing any unwanted materials or tools to avoid accidents occurring.



## Working at Height

Volunteers should not work at roof height without training. Volunteers should never be in a position where there is no scaffolding underneath them, e.g. volunteers should not be laying tiles over eaves without scaffolding below. Volunteers are not to work within 5.2 metres of any overhead power lines. You need to be over the age of 18 in order to be able to work at height.



## Ladders and Scaffolding

- Inspect ladders before use. If unsafe, DO NOT USE!
- Place ladder on solid footing. Ensure that the ladder is tied down.
- If the feet of the ladder are not level, dig a small hole. DON'T raise a foot of the ladder on bricks.
- Scaffolding should only be used if it has grab rails and your Team Leader has approved it for use. Volunteers should never work underneath scaffolding or pile any excessive weight on scaffolding.
- Volunteers should not work on "make-do" scaffolding higher than 1.2 metres high.
- Ensure that the ground around scaffolding is kept clear and tidy.
- If scaffolding feels unsafe, DO NOT USE!

## Concrete Mixers

Mixers are not often used on Habitat for Humanity sites. When they are used:

- No tools or human appendages are to be inserted into the mixer while it is turning.
- Mixers should not be overloaded.
- The base for the mixer needs to be firm to avoid possible tipping, e.g. the mixer should not sit on a pile of unmortared concrete blocks.

## Principles of Good Practice When Working with Local Children

Throughout your experience you will interact with the local community, families and other Habitat for Humanity staff and volunteers. Interaction with local children is a key component of any Build. Children will befriend you as you work on site, as you eat a meal, or even as you travel to and from your accommodation each day!

Health and safety on the work site is of paramount importance. All individuals should follow the instructions and advice of construction supervisors on site. Children should not be encouraged to work on site by any volunteer. Whenever you have contact with any child it is important that they always feel safe around you or any member of a Global Village team. When interacting with children, team members are asked to adhere to the following guidelines and to ensure that the safety and welfare of any child is a priority in all their dealings.

*Please remember:*

- Respect children and young people at all times, be thoughtful about their language and tone of voice.
- Never participate with children in games of either an aggressive or sexual nature.
- Never invade the privacy of children or engage in inappropriate or intrusive touching of any kind.
- Individual team members should never be alone with any child or group of children.
- Do not spend excessive amounts of time with any one child or group of children.
- Never engage in unnecessary physical contact with any child or make any demeaning remarks.
- When taking photos of children, always ask the permission of their parents or guardians.

## Appropriate Behaviour

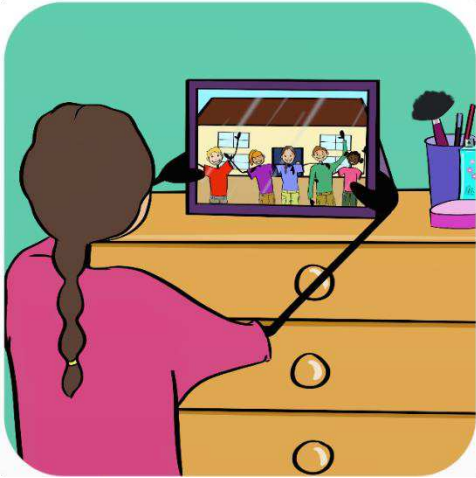
We ask that you refrain from engaging in any intimate contact with community members or other volunteers during your Build. It is important that participants respect and adhere to these guidelines as failure to do so can have a negative impact on the dynamics of your team. Inappropriate relationships may also have a detrimental impact on the reputation of Habitat for Humanity. For more details please review the Code of Conduct in Section II of the Terms and Conditions.

## Disciplinary Procedure

Habitat for Humanity GB takes the safety and security of our volunteers very seriously and will not hesitate to send volunteers home that are posing a risk to themselves or others. This may also include behaviour which Habitat for Humanity GB feels is contradictory to our core values. The Team Leader will address inappropriate behaviours directly with the volunteer in a bid to understand and resolve the situation. If the situation is unable to be resolved, Habitat for Humanity GB staff will intervene. If staff are not sufficiently satisfied with the ongoing conduct of the volunteer, he/she may be asked to depart the host-country at their own expense.

# Returning Home

You've spent a week alongside volunteers, families, and community members improving housing conditions, now what?



## Thank Your Donors

Don't forget all of those people who supported you. Send thank you notes and photos of you hard at work on the site, with the families, and enjoying the local culture. They will appreciate seeing what their money contributed to.

## Reverse Culture Shock

While many volunteers often expect to experience culture shock when participating in a Build, some are less prepared for the variety of emotions they may experience when they come home. It is not uncommon to feel sad about being separated from your new friends and the lifestyle of the host country. You may feel anger or frustration about people at home taking what they have for granted when you've been working with people who have far less. It can also be hard to communicate how much the Build affected you and others may have a hard time understanding its impact.

This is all perfectly normal and it is best to take it day by day as you ease back into your normal routine. You won't soon forget your experience and hopefully it will have a lasting, positive impact. If you are having a hard time, please do not hesitate to reach out to your Team Leader or Habitat for Humanity GB staff to talk about how you're feeling. We are here to help!

## Habitat for Humanity GB Alumni

We hope that your Build is just the beginning of a lifelong relationship with Habitat for Humanity GB. There are many ways to keep supporting our mission and help families.

**Team Leaders** – Team Leaders recruit, support, and engage volunteers to become the best that they can be. Our Team Leaders are vital to our growing international volunteering programme.

**Challenge Coaches** – Now that you have challenged yourself to become a part of a Build, why not become a motivator, recruiter, or cheer point organiser for running events around the country.



**Community Champions** – Love fundraising? Organise fundraising activities and events, pledge to raise a set amount for the year, or simply spread the word!

**Story Tellers** – Relive the days you spent on the Build and inspire others to get involved in our work. Speak at your local college, university, rotary club, church, or anywhere else there are people wanting to hear about your experience.

For more information on how to get involved with our Alumni activities send an email to: [hello@habitatforhumanity.org.uk](mailto:hello@habitatforhumanity.org.uk)

# Insurance Summary

## Out of Country Medical Insurance for Volunteers

A portion of your programme fee established by Habitat for Humanity covers the cost of insurance coverage. When you register for your Build by paying the non-refundable deposit, you will be insured against medical accident, sickness and accidental loss of life, limb, sight, speech, or hearing while participating in volunteering activities sponsored and supervised by Habitat for Humanity. This mandatory insurance coverage is designed to protect Habitat's volunteers and is part of a comprehensive risk management programme.

### What is covered?

Cover is in effect while traveling outside of your home country or country of permanent residence and participating in a volunteer activity sponsored by Habitat for Humanity. Coverage will begin on the actual start of your trip and will end at the end of the specified programme dates. If you are staying out of home country or country of permanent residence and are engaged in activities not sponsored by Habitat, you will not be covered by Habitat for Humanity GB insurance.

Accidental death and dismemberment	Up to \$250,000
Disability Benefit (Permanent total disability)	\$250,000
Out of country medical expense benefits	
Maximum for medical expense benefits:	\$250,000
Maximum for pre-existing conditions:	\$50,000
Maximum for dental treatment (injury only):	\$250,000
Home country extension benefit	Up to the 'Out of Country Medical Expenses Maximum Benefit'
Home country medical guarantee benefit	Up to \$10,000
Emergency medical evacuation benefit	100% of expenses covered
Repatriation of remains benefit	100% of expenses covered
Family reunion benefit	\$100 per day, up to 5 days
Security expense benefit	Up to \$100,000 (Aggregate limit: \$500,000 per occurrence)

### Exclusions

Some of the policy's specifications, provisions and exclusions are listed below. A full list of policy exclusions can be provided on request.

- Intentionally self-inflicted injuries, including suicide or attempted suicide while sane.
- Pregnancy, childbirth or miscarriage.
- Accidents occurring while a passenger on, operating or learning to operate any aircraft.
- Injuries or sickness suffered while under the influence of drugs (other than prescribed) or alcohol.
- Injuries or illness suffered while racing or committing or attempting to commit a felony.
- Injuries caused by or resulting from recreational travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle, or a motor vehicle not designed primarily for use on public streets or highways.
- Injuries resulting from off-road motorcycling; scuba diving; jet, snow or water skiing; mountain climbing (where ropes or guides are used); sky diving; amateur automobile racing

**In the event of a medical emergency call Europ Assistance immediately.**

**Reference plan number: 01AH585**

**Policy Number: GLM N10784177**

**00-1-240-330-1432 Collect Call Outside of the USA**

Call when:

- You require a referral to a hospital and doctor, and/or are hospitalised
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by a political or military event

When you call Europa Assistance, please be prepared with the following:

- Name of Caller, phone number, fax number
- Covered Person's name, age, sex and policy number
- A description of the Covered Person's condition
- Name, location and telephone number of hospital
- Name and telephone number of the treating doctors, where and when they can be reached
- Health insurance information, workers compensation, or automobile insurance information if the Covered Person had an accident.

'Covered Person' means the person insured under the ACE Policy.

By requesting assistance you agree to assign to us your rights to recover to from any of your responsible insurers any expenses we incurred.

# Terms and Conditions

## Introduction

Your contract is with Habitat for Humanity Great Britain which is a company limited by guarantee (registered number 3102626) and a registered charity (registered number 1043641).

Habitat for Humanity Great Britain arranges international volunteer projects whereby individuals ("Participants") stay in a local community and help build living accommodation for that community, as more fully described in section III.1.B below ("Global Village Build"). Your participation in a Global Village Build plays an important part in furthering our vision of a world where everyone has a decent place to live. Participants travel to serve and learn from the community which they visit. Participants bring their labour, fundraising, and a powerful message about the power of home. We want Participants to complete their Global Village Build as advocates for Habitat for Humanity Great Britain's work and to partner with us to help eradicate poverty housing.

Your participation in a Global Village Build trip is subject to these terms and conditions and the Habitat for Humanity Great Britain Payment Procedure and Cancellation Policy (see [here](#)), which you agree will govern the legal relationship between us. Please read these documents carefully as they set out our respective rights and obligations. They form the entire agreement between us.

## Section I: Waiver Provisions

### 1. Released Parties

Habitat for Humanity International, Habitat for Humanity Great Britain, the affiliated Habitat for Humanity entity in the destination country, affiliated Habitat for Humanity organisations, employees, volunteers, and agents are referred to below as the "Released Parties".

Nothing in these terms and conditions shall limit or exclude the Released Parties' liability for:

- A. any death or personal injury caused by the negligence of the Released Parties;
- B. fraud or fraudulent misrepresentation;
- C. any other liability which cannot be limited or excluded by applicable law. For the avoidance of doubt, this includes but is not limited to the obligations any of the Released Parties may have as 'organisers' under the Package Travel, Package Holiday and Package Tours Regulations 1992 (the "PTR") (further detail on the PTR obligations is given in clause 3 below), or any other relevant travel or consumer legislation.

Save as described in the paragraph above, the Released Parties are forever discharged and held harmless from any and all liability, claims, demands, costs and damages of any kind, whether arising from tort, contract or otherwise, which you or your heirs, assigns, next of kin or legal representatives may have or which may hereinafter accrue, arise from, or are in any way related to the Global Village Build with the Released Parties, including but not limited to personal injury, bodily injury, illness, property damage, loss or death, whether caused wholly or in part by the simple negligence (except in cases of death or personal/bodily injury/illness), fault or other misconduct of any of the Released Parties or of other volunteers, other than their intentional or grossly negligent conduct.

By agreeing to these Terms and Conditions, you knowingly assume the risk of injury, harm, damage and loss associated with the Global Village Build. You also understand that the Released Parties do not assume any responsibility for or obligation to provide financial assistance or other assistance, including but not limited to medical, health or disability insurance in the event of injury, illness, death or property damage, except where the Released Parties are legally obligated to do so.

### 2. Assumption of Risk

Participation in a Global Village Build could include activities that may be hazardous, including, but not limited to, construction activities, loading and unloading of heavy equipment and materials, and local transportation to and from the work sites. The Global Village Build may involve travelling to and from locations which pose risks from terrorism, war, insurrection, or criminal activities. In order to protect its employees and volunteers in all countries around the world, it is the policy of Habitat for Humanity Great Britain and its affiliates that it and they will not pay ransom or make any other payments in order to secure the release of hostages.

Activities may include work that may be hazardous to you, including, but not limited to, exposure to lead, asbestos, and mould, which may cause or worsen certain illnesses, especially if you do not wear protective equipment, are exposed for extended periods of time, or have a pre-existing immune system deficiency. Habitat for Humanity Great Britain and its affiliates have taken all reasonable steps to ensure that Participants visiting Global Village Build locations will not be exposed to lead, asbestos or mould. However, Participants must be aware that there may be some circumstances in which exposure to such hazards may still occur.

In making a booking you confirm that you understand and are prepared to accept any risk associated with the Global Village Build.

### 3. Our Liability

We will accept responsibility for the arrangements we agree to provide for you as "organiser" under the PTR. Subject to these booking conditions, if we or our suppliers perform or arrange your contracted Global Village Build arrangements negligently, taking into account all relevant factors, we will pay you appropriate and reasonable compensation if this has affected your enjoyment of the Global Village Build.

We will not be responsible or pay you compensation for any injury, illness, death, loss, damage or expense, cost or any other claim of any description caused by a failure to perform this contract or the improper performance of this contract where such failure or improper performance is due to:

- A. Any act and/or omission on your part;
- B. Any act and/or omission of a third party unconnected with the provision of the contracted services and which are unforeseeable or unavoidable;
- C. Unforeseeable circumstances beyond our control, the consequences of which could not have been avoided even if all due care had been exercised; or
- D. An event which either ourselves or suppliers could not, even with all due care, have foreseen or forestalled.

Our liability, except in cases involving death, injury or illness, shall be limited to a maximum of 3 times the price of the Global Village Build.

Our liability is also limited in accordance with and/or in an identical manner to: (i) the contractual terms of the organisations which provide the transportation for your travel arrangements, such terms being incorporated into this contract; and (ii) any relevant international convention, for example the Montreal Convention in respect of travel by air, the Athens Convention in respect of travel by sea, the Berne Convention in respect of travel by rail and the Paris Convention in respect of the provision of accommodation, which limit the amount of compensation that you can claim for death, injury, delay to passengers and loss, damage and delay to luggage. We are to be regarded as having all benefit of any limitation of compensation contained in these or any conventions.

When making any payment to you we are entitled to take into account any compensation which you have received or are entitled to receive from any other party in relation to the complaint or claim in question.

It is a condition of our acceptance of liability under this clause that you notify any claim to us and our supplier(s) strictly in accordance with the complaints procedure set out in these conditions.

Where any payment is made you must assign to us or our insurers any rights you may have to pursue any third party and must provide us and our insurers with all assistance we may reasonably require. If delays occur en route to the destination of your Global Village Build, or missed or cancelled flights cause you to miss your rendezvous with the team, we will do everything reasonably possible to assist you in connecting with the team. However, we cannot be responsible for any loss, damage or expenses incurred because of flight problems.

#### 4. Authorisation for Release of Health Information

You authorize the following entities to disclose my health information to Habitat for Humanity International, Inc., its affiliated companies, and their officers, directors, volunteers, agents, employees and their authorized representatives (for purposes of this paragraph, collectively "Habitat"): Chubb Limited, its affiliated companies, and any authorized representatives ("Company"). Your health information includes any and all information relating to my health which is in the possession of Company, including but not limited to medical and dental records, medical consultations, treatments, or surgeries; psychiatric or psychological care; use of drugs or alcohol; drug prescriptions; and communicable diseases, including HIV/AIDS.

The health information to be disclosed potentially includes personal and sensitive data including mental health, substance abuse, developmental disabilities, infectious/communicable diseases, privileged communications and genetic information. The disclosure to Habitat is for the following purposes: eligibility confirmation; claim submission facilitation; claim inquiry and dispute resolution; fraud detection; and audit and quality control services.

Agreeing to these Terms and Conditions is voluntary and is not required to receive benefits under any Company insurance policy. You may request a copy of these Terms and Conditions. The terms and conditions are valid for the longer of 12 months or the duration of any claim for benefits under any Company insurance policy, but in no event longer than 24 months. You may revoke this Authorization at any time by providing written notification to the Company at CHUBB North American Claims c/o CHUBB A&H Claims, One Beaver Valley Rd, Wilmington, DE. 19803. Such revocation shall not have any effect on actions that the Company and/or Habitat took in reliance on the Authorization prior to each receiving notice of the revocation.

#### Section II: Code of Conduct

Habitat for Humanity Great Britain expects Participants to behave in a manner consistent with our core values. You must comply with the laws and regulations of the countries visited and comply with all reasonable instructions of the Team Leader relating to the safety and organisation of the Global Village Build. If in our opinion, or that of any of our suppliers, you are behaving in such a manner as to cause danger or distress to others or cause damage to property, your Global Village Build arrangements may be terminated by us or the supplier concerned. In such an event, we shall have no liability to you and will not be responsible for making any refunds, paying any compensation or meeting any costs or expenses you incur as a result. Furthermore, you must meet any expenses we incur as a result of your behaviour.

In addition to complying with all laws, regulations and Habitat for Humanity policies, all volunteers are expected to follow the volunteer code of conduct outlined below.

- A. Promote a respectful community: Treat all volunteers, employees and community members with respect, courtesy, and dignity. This includes avoiding the use of insensitive or offensive language. Volunteers are also expected to refrain from engaging in physical or emotional violence toward others. Another key way volunteers can promote a welcoming, respectful environment is to make efforts to understand and honour the local culture and by following all rules and policies set forth by a program staff member or supervising volunteer.
- B. Prioritize site safety: Safety rules and guidelines on the volunteer site have been created to keep you and others safe as you volunteer and must be followed. Activities that pose a safety risk to yourself or others should be avoided. Report any unsafe working conditions to the onsite supervisor.
- C. Uphold a zero-tolerance policy for alcohol, drugs and weapons: The purchase or possession of drugs or weapons is strictly prohibited on Habitat for Humanity property and volunteer sites. The purchase or possession of alcohol is also strictly

prohibited on Habitat for Humanity volunteer sites, even if permitted by local laws or by the laws of the volunteer's home country.

- D. Model behaviour that respects the human rights of all people and protects beneficiaries and children from exploitation and abuse. Habitat for Humanity has adopted the standards established by the United Nations to respect the human rights of all people and especially beneficiaries and children. Help model acceptable behaviour by making sure your actions reflect the standards Habitat for Humanity has adopted. Inappropriate physical or sexual relationships with other volunteers, staff, and community members should be avoided. And, at no time may volunteers engage in sexual activity with a child (a person under the age of 18 regardless of the legal age of consent) or any Habitat beneficiaries.
- E. Follow the gift giving policy: To avoid potential misunderstandings, embarrassment, injured feelings or jealousy, volunteers are asked not to exchange gifts with Habitat beneficiaries, staff members or community members without consulting Habitat staff. Volunteers may speak with a staff member about appropriate ways to exchange gifts and our staff is happy to suggest gifts that will benefit the entire community.
- F. Safeguard Habitat assets: Use reasonable care to protect and safeguard all Habitat for Humanity assets. Stealing, misappropriation or diversion of Habitat for Humanity funds, property, or other assets for personal benefit is not permitted nor is otherwise engaging in fraudulent activity regarding Habitat for Humanity's assets, operations, or beneficiaries.
- G. Maintain confidentiality: Build trust with other volunteers and Habitat for Humanity by respecting the confidentiality of volunteers, staff, Habitat beneficiaries, and community members. Unless you receive prior written approval from Habitat for Humanity International, you will not disclose confidential Habitat for Humanity International information or confidential information given to you by others.

### Section III: Policies and Information

#### 1. The Global Village Build

A. Price and Donation: The price of a Global Village Build is stated at the time of booking and includes:

- All in-country meals, transportation and accommodation;
- Emergency medical and evacuation insurance;
- Administrative expenses; and
- A donation to support Habitat for Humanity Great Britain's work (which will be shared between Habitat for Humanity Great Britain and the relevant Habitat for Humanity charity in the host country).

Further detail on price is given in clause 6.

B. The Global Village Build: Participants will work with Habitat for Humanity Great Britain partners in the host country to build/renovate decent homes. Some teams may also work on incremental and innovative housing solutions such as water and sanitation programmes or community initiatives. The work teams do onsite is based on the needs of the project and the stage that construction work has reached. The work will depend on the nature of the country programme and the stage that the building/renovation programme has reached at the time of your participation in the Global Village Build. The emphasis is on teamwork and the expectation of Participants is that they will fully participate in team activities, promote good relations with fellow team members, respect cultural norms in the host country and act as ambassadors for Habitat for Humanity Great Britain at all times.

C. Preparation for a Global Village Build: After joining a Global Village Build, Participants will have regular contact from Habitat for Humanity Great Britain as well as the team leader for their Global Village Build ("Team Leader") who will help them to further understand the work of Habitat for Humanity Great Britain, learn more about the country to which they will travel, and address any questions or concerns that may be raised. Habitat for Humanity Great Britain will provide Participants with a manual (known as a Global Village Orientation Manual), which includes pertinent information on Habitat for Humanity Great Britain, fundraising and a health & safety briefing.

D. Following a Global Village Build: After a Global Village Build, Participants will have the opportunity to share their thoughts with Habitat for Humanity Great Britain and will also receive regular updates on our work. Participants are encouraged to be a voice for Habitat for Humanity Great Britain in their community as an advocate, fundraiser or donor. Habitat for Humanity Great Britain will provide information and resources to support you to do this.

Your booking to take part in a Global Village Build confirms your willingness to participate in all the aspects above.

Your booking is accepted on the understanding that, given the nature of the Global Village Build, you will need to be flexible as some aspects of the team or Global Village Build could change at short notice. You will not be asked to do anything you do not feel comfortable with and if there is any such activity it is your responsibility to inform the Team Leader. To get the most out of a Global Village Build and to ensure that it is a safe and rewarding trip for all, Habitat for Humanity Great Britain expects Participants to abide by all Global Village Build programme policies and processes and fully participate in preparations and team activities.

Depending on the particular team, accommodation may be in the form of a shared room or guesthouse. You will be eating local food and we will try to accommodate specific dietary requirements. There will always be a plentiful supply of clean drinking water. The provision of accommodation is subject to the 'house rules' of the accommodation or site. Your Global Village Build will be taking place in a country where travel and accommodation standards are less developed than you are used to. Standards of accommodation will vary and in some locations you may have to do without essential services. All accommodation is selected to meet our minimum standards for hosting teams. The Global Village Build is based on using twin or triple accommodation (where applicable) and if you join a Global Village Build alone you will be partnered with another member of the same sex to share accommodation. If you require a single room there may be an additional supplement.

#### 2. Confirmation of participation on a Global Village Build

No contract will come into force between you and Habitat for Humanity Great Britain in connection with a Global Village Build until all of the following steps have been completed:



- A. You complete the online registration form in full;
- B. You accept our terms & conditions-including the Habitat for Humanity GB Payment Procedure & Cancellation Policy;
- C. You pay the non-refundable registration fee ("Registration Fee"); and
- D. We issue your booking confirmation.

A binding contract will come into existence as soon as we have issued you with a booking confirmation.

In circumstances where after the receipt of A – C above but before we issue our booking confirmation we reasonably decide that you cannot participate in the Global Village Build for whatever reason, your booking will be cancelled and your Registration Fee will be refunded to you in full.

The confirmation of a place on the team remains subject to any new information that would make your position untenable on the Global Village Build, in which case Habitat for Humanity Great Britain may add some restrictions to the activities permitted to you or cancel your place on the Global Village Build prior to the departure date in accordance with clause 10 below, in which case no compensation will be payable.

### 3. Minimum Age for Participation

Participants must be a minimum of 18 years old on the date of departure, although 16-17 year olds may also participate in a Global Village Build with the agreement of their parent or guardian. All Team Leaders are required to pass an enhanced Disclosure and Baring Service (DBS) check.

### 4. Health & Fitness

Global Village Builds are physically demanding and Participants must be in a suitable physical condition to undertake the Global Village Build as set out in the itinerary. Physical or mental disability or a medical condition should not prevent you from taking part – we will do our best to accommodate you where reasonably possible. It is your responsibility to complete the medical information portion of the registration form accurately and to inform Habitat for Humanity Great Britain of any disability or pre-existing medical condition. It is also your responsibility to inform Habitat for Humanity Great Britain of any disability or condition that arises after you have completed the form that may adversely affect your involvement on the Global Village Build or the involvement of other Participants. Participants should only travel following the advice of a doctor or medical practitioner and in certain cases a letter may be required to confirm that a Participant is physically and mentally able to participate in the team and Global Village Build as set out in the itinerary. All Participants are expected to visit their GP/Travel Clinic and take their own advice regarding vaccinations required for their trip.

### 5. Disabilities and Medical Problems

Our Global Village Builds are open to Participants of all backgrounds. We make all reasonable efforts to accommodate special requirements you may have. If you have any medical condition or disability which may affect your involvement in the Global Village Build you must provide us with full details on the online registration form (please note that such information will be managed in a confidential manner.) Before we confirm your booking we will advise as to the suitability of your chosen arrangements. The challenging nature of the Global Village Builds we operate mean that where a Participant's involvement needs specific assistance we may request that they travel with a companion. If we reasonably feel unable to properly accommodate your particular needs, we will not confirm your booking or, if full details are not given at the time of booking we reserve the right to cancel (imposing applicable cancellation charges) where appropriate in accordance with clause 10.

### 6. Price of the Global Village Build

The price of a Global Village Build is comprised of three components:

Registration Fee (non-refundable, non-transferable);

Trip Costs (includes all in-country costs, medical and emergency insurance, admin expenses, etc.); and

Donation for Habitat for Humanity Great Britain (which will be shared between Habitat for Humanity Great Britain and the relevant Habitat for Humanity charity in the host country).

The following items are NOT included in the price of your Global Village Build: transfer to and from your airport of departure, flights, visas,\* vaccinations and anti-malarial tablets,\* alcoholic drinks, optional excursions, airport taxes, border taxes, personal spending money.

(\*You will be advised beforehand if any of these apply)

The Registration Fee is due when you complete your online registration and will be treated as a deposit of the total price of the Global Village Build. The balance of the Trip Costs and Donation must be paid in full no later than **45 days** prior to the commencement date of the Global Village Build. If the balance is not paid in time, we may cancel your Global Village Build and retain your deposit.

Participants can fundraise part or all of the price of a Global Village Build. Every Participant who raises money from third parties for Habitat for Humanity Great Britain is a trustee of the funds raised and must ensure that Habitat for Humanity Great Britain receives all the money raised. It is your responsibility to ensure that funds raised for Habitat for Humanity Great Britain are transferred to the organisation as soon as practicable. All cheques should be made payable to "Habitat for Humanity Great Britain" and the systems in place for financial accounting must be completed as required. Once Habitat for Humanity Great Britain has confirmed your Participation on a Global Village Build you are free to begin fundraising in accordance with the following requirements:

You must only use lawful means to fundraise for Habitat for Humanity Great Britain and must not do anything which harms or is likely to harm Habitat for Humanity Great Britain's reputation. If in doubt, please ask a member of our staff.

You agree to pay all money collected on behalf of Habitat for Humanity Great Britain to Habitat for Humanity Great Britain by cheque payable to "Habitat for Humanity Great Britain" or onto your fundraising page.

If you decide to fundraise for some or all of the price of a Global Village Build, you agree that when you ask for money you make it clear to the donor that the money raised will cover the cost of your participation in the Global Village Build and a donation to Habitat for Humanity Great Britain. You also agree to make it clear to the donor that in the event that you do not complete the Global Village Build or it is cancelled (for whatever reason), the donations will not be returned unless the donation is expressly conditional on you completing the Global Village Build and will instead be used to support the wider charitable purposes of Habitat for Humanity Great Britain. You agree that Habitat for Humanity Great Britain can terminate your authority to fundraise at any time by sending written notice to the address or e-mail address you provided on your registration form.

Anything raised above the cost of your participation in the Global Village Build will be taken as an additional donation to support the work of Habitat for Humanity Great Britain. Habitat for Humanity Great Britain will provide you with materials and toolkits to support your fundraising efforts.

### **7. Pricing and Surcharges**

The price of your confirmed itinerary is subject to changes up until 30 days prior to commencement to reflect changes in transport costs (including the cost of fuel), dues, taxes or fees chargeable for services such as landing taxes or embarkation or disembarkation fees at ports and airports and exchange rates. There will be no change within 30 days of commencement. We will notify you as soon as possible of any change to the prices.

You will not be charged for any increase of up to and equal to 2% of the price of your Global Village Build, which excludes insurance premiums and any amendment charges. You will be charged for any increase over 2%. If this means that you have to pay an increase of more than 10% of the price of your Global Village Build, you will have the option of (i) accepting a change to another Global Village Build if we are able to offer one (we will refund any price difference if the alternative is of a lower value), or (ii) cancelling and receiving a full refund of all monies paid, except for any amendment charges and donations (which shall be dealt with in accordance with clause 11 below). Should you decide to cancel you must do so within 14 days from the date on which Habitat for Humanity Great Britain issues written confirmation to you of the price increase. We will provide a refund of insurance premiums paid to us if you can show that you are unable to transfer or reuse your policy.

Should the price of your Global Village Build go down due to the changes mentioned above by more than 2% then any refund due will be paid to you. However, please note that Global Village Build arrangements are not always purchased in local currency and some apparent changes have no impact on the price due to contractual and other protections in place. If there are any decreases in costs within 30 days of your departure additional funds will be used in accordance with Habitat for Humanity Great Britain excess funds policy in support of the ongoing work of Habitat for Humanity Great Britain.

### **8. Amendment or cancellation by Participant**

If, after the issue of a confirmation of booking by Habitat for Humanity Great Britain, you wish to change your Global Village Build arrangements in any way, you shall notify us in writing of such changes by post or e-mail. We will use reasonable endeavours to make these changes but it may not always be possible. We may impose a reasonable administration charge in relation to Habitat for Humanity Great Britain costs of making the change and further cost we incur in making this alteration (for instance, costs owed to our suppliers). Note that these costs may increase the closer to the date of commencement of the Global Village Build, whilst other changes might be treated as a cancellation by one of our suppliers.

You may cancel your Global Village Build at any time by giving us written notice by post or e-mail. Since Habitat for Humanity Great Britain incurs costs in cancelling your Global Village Build, you will have to pay cancellation charges as follows.

If you cancel more than 45 days before the departure date, Habitat for Humanity Great Britain will retain the Registration Fee in full. In relation to other payments made, you have two options:

(i) Habitat for Humanity Great Britain will return other sums paid excluding funds that have been raised by donations from third parties which shall be dealt with in accordance with clause 11 below.

(ii) You may transfer the sums towards another scheduled Global Village Build. However, a new Registration Fee will be payable.

If you cancel less than 45 days before the departure date, Habitat for Humanity Great Britain will not be liable to make any refunds and the sums will be used to meet Habitat for Humanity Great Britain's current obligations. Donations shall be treated in accordance with clause 11 below.

Any cancellation (or refund) decision of Habitat for Humanity Great Britain is final. Habitat for Humanity Great Britain does not provide cancellation insurance for Global Village Builds and so you may therefore wish to inquire about purchasing your own cancellation insurance.

### **9. Amendment or cancellation by Habitat for Humanity Great Britain**

The arrangements which make up a Global Village Build are made a long time before its commencement. On occasions we have to change or cancel these arrangements and so we reserve the right to do so at any time.

If we make a significant change to an essential term of the contract between us, we will inform you as soon as reasonably possible. You may then either choose to (i) accept the change of arrangements, (ii) accept an offer of a substitute Global Village Build from us if we are able to offer this (we will refund any price difference if the alternative is of a lower value), or (iii) cancelling your Global Village Build and receiving a full refund of all monies paid excluding funds that have been raised by donations from third parties which shall be dealt with in accordance with clause 11 below.

The entitlements in the paragraph above do not apply to minor or trivial changes by us.

We may cancel your Global Village Build, for instance if it is considered to be unviable. We may also cancel if the Habitat for Humanity Area Office determines that a location ought to be closed to Global Village Build teams because of safety or security concerns. In addition, a location will be automatically closed to Global Village Build teams from the UK if the UK government has issued a travel advisory advising citizens of that country to avoid non-essential travel to the location. The location is also automatically closed if (i) the governments of any three countries issue a travel advisory advising citizens of their countries to avoid non-essential travel to such location; (ii) an international agency or internationally recognized national entity, such as the World Health Organization or the United States Center for Disease Control, issues a travel advisory advising individuals to avoid non-essential travel to such location; or (iii) three or more international airline carriers suspend flights to such location due to safety concerns. If a location is closed, it cannot host work camps from any third country. For this purpose a location is defined as an area, province, state, district or country with respect to which travel advisories have been issued.

If we cancel for any reason other than for your fault, then you may then either choose to (i) accept an offer of a substitute Global Village Build from us if we are able to offer this (we will refund any price difference if the alternative is of a lower value), or (ii) receive a full refund of all monies paid excluding funds that have been raised by donations from third parties which shall be dealt with in accordance with clause 11 below.

If we cancel or you cancel pursuant to your right to do so following a major change by us, we will pay you reasonable compensation if appropriate except where (i) the cancellation is because the number of persons who agree to participate in the Global Village Build is less than the minimum number required and you are informed of the cancellation in writing within the period indicated in the description of the Global Village Build, or (ii) the cancellation arises due to reasons of force majeure (as defined in clause 24 below). We will not compensate Participants for the cost of unusable airfare or any other expenses resulting from cancellation.

#### **10. Refund arrangements for donations**

In relation to donations from third parties, the following arrangements apply in respect of refunds for cancellations where this clause is specifically referenced in clauses 8 - 10 above. Within one week of cancellation you must send to Habitat for Humanity Great Britain any money held by you that is donated by third parties together with details of the donors. Unless third party donations are expressly conditional on you completing the Global Village Build, they will be treated as unrestricted donations to Habitat for Humanity Great Britain and retained by Habitat for Humanity Great Britain. For any donations that are expressly conditional on you completing the Global Village Build, Habitat for Humanity Great Britain will, so far as reasonably practical, seek the permission of the relevant donors to retain the donations, despite cancellation. If such a donor does not give permission, Habitat for Humanity Great Britain shall return the donation to the donor. If a donor cannot be contacted after making reasonable efforts, Habitat for Humanity Great Britain shall retain the donation.

#### **11. Accuracy**

We endeavour to ensure that all the information and prices both on our website and in our marketing literature are accurate; however occasionally changes and errors occur and we reserve the right to correct prices. You must check the current price and all other details relating to the arrangements that you wish to book before your booking is confirmed.

We reserve the right to amend the price of unsold itinerary at any time and correct errors in the prices of confirmed itineraries.

#### **12. Financial Protection**

We hold International Passenger Protection insurance cover. Accordingly, all funds paid to us by Participants are fully protected in the event of Habitat for Humanity Great Britain becoming insolvent.

#### **13. Insurance**

Habitat for Humanity Great Britain provides third party liability coverage for employees and volunteers of Habitat for Humanity Great Britain for negligent acts which cause bodily injury or property damage to a third party arising out of acts within the scope of activities and direction of Habitat for Humanity Great Britain.

Habitat for Humanity Great Britain provides emergency medical and travel assistance insurance for all Participants. This provides cover for work on a Habitat for Humanity Great Britain construction site within the specified Global Village Build dates. A summary of the policy is supplied in our Global Village Orientation Manual and a copy of the full policy can be provided on request. If you feel that more comprehensive protection is required, it will be your responsibility to effect separate travel insurance to cover this.

Our provider, CHUBB, will not cover anyone traveling against the advice of a qualified medical practitioner. In the event of such advice it is your responsibility to inform Habitat for Humanity Great Britain in writing.

If the travel is to a country that is a member of the European Union, you are required to take a European Health and Insurance Card with you.

#### **14. Safety & First Aid**

Participant safety is of paramount importance. Building sites are dangerous places and accidents can happen. The Habitat for Humanity Great Britain priority is to minimise the risk of any accident happening, both on and off the building site. A risk assessment is in place for building/renovation projects and regular site inspections will be made. Information on Health and Safety will be provided to Participants in the Global Village Orientation Manual, on signage at building sites and in Health and Safety briefings. It is your responsibility to take heed of this information and also to use your common sense. If in doubt you should always ask the Team Leader. You should not, and are not required to, do anything you feel uncomfortable doing.

Habitat for Humanity Great Britain takes the issue of Health and Safety seriously. Health and Safety is everyone's responsibility and each Participant has a responsibility to manage risk. You understand fully that taking part in the Global Village Build is not without risk. You take part entirely at your own risk and agree to indemnify us, our employees, agents, sub-contractors and suppliers against claims for loss or damage to personal property or for loss or consequential losses or claims through your participation in this Global Village Build arising from your own actions.

Should there be an accident and you require first aid, first aid will be available through Habitat for Humanity Great Britain staff or a first aider on the team. We encourage Participants to also bring a small personal first aid kit with them.

When required, you will be asked to wear safety equipment by the Team Leader or site supervisor. When such requests are made, it is essential for your safety and that of others that you comply with the request. If you fail to comply, the Team Leader may deny you access to the site, limit your activities on the Global Village Build or terminate your involvement on the Global Village Build without any liability on the part of Habitat for Humanity Great Britain.

All Participants will be sent a kit list in the Global Village Orientation Manual, which includes steel toe-capped boots. Participants will not be permitted onto the building site if they do not have adequate footwear. If in doubt, please ask.

### **15. The Team Leader**

The Team Leader is there to help Participants form an effective team and to ensure that the team remains healthy and works in a safe manner. When the Team Leader makes a request it is essential that you abide by the request.

If you commit an illegal act while on the Global Village Build or in the reasonable opinion of the Team Leader your behaviour is likely to cause danger or distress to other Participants, the Team Leader may deny access to the site, limit your activities on the Global Village Build or terminate your involvement on the Global Village Build without any liability on the part of Habitat for Humanity Great Britain.

### **16. Transfer of Booking**

If you are prevented from proceeding with the Global Village Build, you may transfer your booking to a person who satisfies all the terms and conditions applicable to that Global Village Build (including the terms and conditions herein), provided that you give reasonable notice to Habitat for Humanity Great Britain (by e-mail or post) before the date of commencement of the Global Village Build. You and the person taking your place shall be jointly and severally liable to Habitat for Humanity Great Britain for payment of the full price of the Global Village Build and for any additional costs arising from the transfer (which, for the avoidance of doubt, shall include the same costs and charges as are payable in the event of an amendment by you pursuant to clause 9).

In all other circumstances, transfer of a booking will only be accepted where possible, in the event of exceptional circumstances and in our sole discretion.

Please contact Habitat for Humanity Great Britain if you wish to transfer your booking. We will fully consider your application to transfer and will endeavour to assist but cannot guarantee to agree a transfer. We will advise you of the costs of transferring the booking after considering your application.

### **17. Passports and Visas**

It is your responsibility to fulfil the passport, visa and other immigration requirements applicable to your itinerary. We will provide general information about the passport and visa requirements for your trip. Participants are responsible for providing a copy of their passport as part their application form. If a visa is required for the country you are traveling to, Habitat for Humanity Great Britain will provide guidelines on completing the visa application form and where possible will submit your application and passport to the relevant embassy for processing. Your specific passport and visa requirements and other immigration requirements are your responsibility and you should confirm these with the relevant Embassies and/or Consulates.

We can provide general information about any health formalities required for your trip but you should check with your own doctor for your own specific circumstances.

We do not accept any responsibility if you cannot travel or incur any other loss because you have not complied with any passport, visa, immigration requirements or health formalities. You agree to indemnify us in relation to any costs which we incur as a result of your failure to comply with any passport, visa, immigration requirements or health formalities.

Most countries now require passports to be valid for at least 6 months after your return date. If your passport is in its final year, you should check with the Embassy of the country you are visiting. For further information contact the Passport Office on 0870 5210410 or visit <http://www.passport.gov.uk/>. Up to date travel advice can be obtained from the Foreign and Commonwealth Office, visit [www.fco.gov.uk](http://www.fco.gov.uk). The Foreign and Commonwealth Office provide up to date information on safety issues worldwide, visit [www.fco.gov.uk/knowbeforeyougo](http://www.fco.gov.uk/knowbeforeyougo). Non British Citizens, including other EU nationals, should contact the Embassy, High Commission or Consulate of your destination, for up to date advice on passport requirements.

### **18. Force Majeure**

Except where otherwise expressly stated in these booking conditions we will not be liable or pay you compensation if our contractual obligations to you are affected by unusual or unforeseeable circumstances which we or the supplier(s) of the service(s) in question could not, even with all due care, foresee or avoid. These events can include, but are not limited to war, threat of war, civil strife, terrorist activity and its consequences or the threat of such activity, riot, the act of any government or other national or local authority including port or river authorities, industrial dispute, lock closure, natural or nuclear disaster, fire, chemical or biological disaster and adverse weather, sea, ice and river conditions and all similar events outside our or the supplier(s) concerned.

Advice from the Foreign and Commonwealth Office to avoid or leave a particular country may constitute Force Majeure. We will follow the advice given by the Foreign and Commonwealth Office.

### **19. Problem Solving**

We want an open dialogue between staff and volunteers. Please bring concerns or problems to our attention immediately. If this is during a Global Village Build, please bring the concern to the attention of the Team Leader. If a Participant has a problem which cannot be resolved with the Team Leader or staff member they are working with, please write to us, at [hello@habitatforhumanity.org.uk](mailto:hello@habitatforhumanity.org.uk) OR 10 The Grove, Slough, Berkshire, SL1 1QP.

We will respond within one week of receiving your email or letter. We endeavour to respond fully and conclusively to all such communication within 30 working days. Wherever possible we will respond more quickly. If we think it will take longer we will let you know.

#### **20. Severability**

In the event that any part of any provision of these Terms and Conditions (or other agreement between us) is declared by any judicial or other competent authority to be void, voidable or illegal that provision or part-provision shall, to the extent required, not form part of these agreement, and the validity and enforceability of the remaining agreements shall not be affected.

#### **21. Governing Law**

These Terms and Conditions shall be governed by the Law of England and Wales and subject to the exclusive jurisdiction of the Courts in England and Wales. You may however choose the law and jurisdiction of Scotland or Northern Ireland if you live there and wish to do so.

#### **22. Documentation**

Please contact us immediately if any of the information you receive from us appears to be incorrect or incomplete, as it may not be possible to make changes later. We regret that we cannot accept responsibility if you do not tell us about any mistake in any document within ten days of our sending it out. We will do our best to rectify any mistake notified to us outside these time limits but you must meet any costs in doing so. The only exception to this requirement to meet any costs is where the mistake was made by us.

#### **24. Amending these terms and conditions**

We reserve our right to vary these terms and conditions at any time by providing you with notice of the new terms and conditions.

#### **Section IV: Data Protection**

If you are participating in an international volunteering Build we will require personal information from you. This information will be shared with our carefully selected and monitored Team Leaders, who are volunteers, and Habitat for Humanity staff based in the destination country. This is for the sole purpose of managing the build and ensuring we can keep you healthy and safe whilst under our care.

After the completion of the build volunteers will not retain your personal details. Habitat for Humanity Great Britain will retain your details for as long as necessary in our secure database to meet our legal and health and safety obligations.

You agree that any photography or media taken prior to, during, or after the Global Village Build, which may include you in it, may be used in publicity material connected with Habitat for Humanity Great Britain's work and that we will retain all rights, title and interest in such photography or media made by us including but not limited to any royalties, proceeds, or other benefits derived from such material.

For more details see our Privacy Policy: <https://www.habitatforhumanity.org.uk/privacy-policy>

# Payment Procedure and Cancellations Policy

## Payment Procedure and Cancellation Policy

**Registration fee:** Once you decide to join a Global Village (GV) build, you must confirm your place on the team by submitting a non-refundable, non-transferable registration fee of **£250** to Habitat for Humanity Great Britain. The balance of the trip payment must be paid in full no later than **45 days** prior to the departure date.

**Submitting payment:** All payments towards your build trip cost must be made in sterling to Habitat for Humanity GB. The GV event code, participant's name, and trip destination must be used as a reference.

*Credit card payments:* You can make a credit card payment by phoning **+44(0)1753 313539**

*Bank transfers:* Bank details available on request.

*Cheque:* Please make cheques payable to Habitat for Humanity Great Britain.

*Fundraising:* On registration you will be sent a web link for your fundraising page, when supporters donate through your fundraising page it will be automatically credited to your trip. Please note donations may take up to a week to appear on our systems.

**Acknowledging donations:** Donors who contribute towards your trip cost through your fundraising page will receive an acknowledgement of their donation via email. We urge you to personally thank their donors.

**Matching gifts:** Some employers offer matching gifts schemes.

- Matching gifts can be used to offset your build trip cost.
- Enquire with your matching gift programme contact or human resources to see if your GV build trip is eligible under the matching gift policy.
- Request that the employer includes the GV event code and participant's name with the matching gift payment.
- Notify the Team Leader and Habitat for Humanity GB if requesting matching gift funds. Please note that matching gifts payments need to be received 45 days before the trip departs in order to be applied towards your build trip cost.

**Funds raised in addition to the build trip cost:** A key purpose of the GV programme is to raise funds beyond the build trip cost in order to address critical shelter needs around the world. We do not roll additional funds over to any future GV Builds or reimburse trip costs paid by participants when maximum obligations are exceeded. Any additional funds raised beyond the trip cost will support our programmes worldwide.

**Fundraising for airfare:** Participants can fundraise towards their build trip cost through the online GV fundraising pages provided by Habitat for Humanity GB. The build trip cost excludes airfare costs as participants are responsible for arranging their own flights. We recognise that some participants may want to raise money for their airfare, this **cannot** be done through your GV fundraising page as Habitat for Humanity GB cannot transfer any donated funds to participants for any reason.

## Cancellation

You may cancel at any time by giving us written notice by post or e-mail. Since Habitat for Humanity GB incurs costs in cancelling your Global Village Build, you will have to pay cancellation charges as follows.

If you cancel **more than 45 days** before the departure date, Habitat for Humanity GB will retain the Registration Fee in full. In relation to other payments made, you have two options:

- Habitat for Humanity GB will return other sums paid excluding funds that have been raised by donations from third parties which shall be dealt with in accordance with clause A below.
- You may transfer the sums towards another scheduled Global Village Build. However, a new Registration Fee will be payable.

If you cancel **less than 45 days** before the departure date, Habitat for Humanity GB will not be liable to make any refunds and the sums will be used to meet Habitat for Humanity GB's current obligations. Donations shall be treated in accordance with clause A below. Any cancellation (or refund) decision of Habitat for Humanity GB is final. Habitat for Humanity GB does not provide cancellation insurance, therefore you may wish to inquire about purchasing your own cancellation insurance.

**If Habitat for Humanity Great Britain must cancel:** On occasions we have to change or cancel GV Builds and reserve the right to do so at any time. We may cancel a Global Village Build, for instance if it is considered to be unviable or there are safety or security concerns (see Suspension Policy). If we cancel for any reason other than for your fault, then you may then either choose to:

- Accept an offer of a substitute Global Village Build from us if we are able to offer this (we will refund any price difference if the alternative is of a lower value), or
- Receive a full refund of all monies paid excluding funds that have been raised by donations from third parties which shall be dealt with in accordance with clause A below.

If we cancel or you cancel pursuant to your right to do so following a major change by us, we will pay you reasonable compensation if appropriate except where (i) the cancellation is because the number of persons who agree to participate in the Global Village Build is less than the minimum number required and you are informed of the cancellation in writing within the period indicated in the description of the Global Village Build, or (ii) the cancellation arises due to reasons of force majeure. We will not compensate Participants for the cost of unusable airfare or any other expenses resulting from cancellation.

**Delays en route:** If delays occur en route, or missed or cancelled flights cause you to miss your rendezvous with the team, the GV staff will do everything possible to assist you in connecting with the team. However, GV cannot be responsible for any expenses incurred because of flight problems.

### **Clause A**

*Within one week of cancellation you must send any money to Habitat for Humanity GB held by you that is donated by third parties together with details of donors. Unless third party donations are expressly conditional on you completing the Global Village Build, they will be treated as unrestricted donations to Habitat for Humanity GB and retained by Habitat for Humanity GB. For any donations that are expressly conditional on you completing the Global Village Build, Habitat for Humanity GB will, so far as reasonably practical, seek the permission of the relevant donors to retain the donations, despite cancellation. If such a donor does not give permission, Habitat for Humanity GB shall return the donation to the donor. If a donor cannot be contacted after making reasonable efforts, Habitat for Humanity GB shall retain the donation.*

### **Suspension Policy**

*The Habitat for Humanity Area Office will determine that a location ought to be closed to Global Village Build teams because of safety or security concerns. In addition, a location will be automatically closed to Global Village Build teams from the UK if the UK government has issued a travel advisory advising citizens of that country to avoid non-essential travel to the location.*

*The location is also automatically closed if:*

- (i) the governments of any three countries issue a travel advisory advising citizen's of their countries to avoid non-essential travel to such location;*
- (ii) an international agency or internationally recognized national entity, such as the World Health Organization or the United States Center for Disease Control, issues a travel advisory advising individuals to avoid non-essential travel to such location; or*
- (iii) three or more international airline carriers suspend flights to such location due to safety concerns. If a location is closed, it cannot host work camps from any third country. For this purpose a location is defined as an area, province, state, district or country with respect to which travel advisories have been issued.*

\*For more information please refer to our full Terms and Conditions.

# International Passenger Protection



In accordance with "The Package Travel, Package Holidays and Package Tours Regulations 1992" all passengers booking with Habitat for Humanity Great Britain are fully protected for the initial deposit and subsequently the balance of all monies paid to us, including repatriation if required, arising from cancellation or curtailment of your travel arrangements due to the insolvency of Habitat for Humanity Great Britain.

There is no requirement for Financial Protection of day trips, and none is provided. This insurance is only valid for packages booked that **DO NOT** include flights.

**Consumer aware:** Your booking is insured by IPP Ltd and its panel of insurers. - This insurance is only valid for passengers who book and pay directly with/to Habitat for Humanity Great Britain. If you have booked and/or paid direct to a Travel Agent for a holiday with Habitat for Humanity Great Britain please request proof of how the booking is secured as this will not be covered by IPP Ltd in this instance.

This Insurance has been arranged by International Passenger Protection Limited and underwritten by Certain underwriters at Lloyd's. For further information please go to [www.ipplondon.co.uk](http://www.ipplondon.co.uk)

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## **CLAIMS PROCEDURE:**

### **Download Claims Form from [www.ipplondon.co.uk](http://www.ipplondon.co.uk)**

Any occurrence which may give rise to a claim should be advised within 14 days to:

International Passenger Protection Limited  
Claims Office Telephone: +44 (0)20 8776 3752  
IPP House Fax: +44 (0)20 8776 3751  
22-26 Station Road  
West Wickham  
Kent BR4 0PR  
United Kingdom

In order to deal promptly with any claim hereunder it is essential that you retain all bills, receipts and other documents relating to your travel arrangements.

**CLAIM FORMS MUST BE SUBMITTED WITHIN SIX MONTHS OF DATE OF INSOLVENCY  
WE CANNOT CONSIDER OR PAY CLAIMS RECEIVED AFTER THIS DATE**



# Gift Giving Policy

## **Gift Giving Policy**

The Global Village department discourages GV teams and individual team members from giving personal gifts while engaged in or as a result of being engaged in a GV work team. Team members being there working is a gift in itself. Because they travel the world GV teams encounter diverse cultures that view the giving of gifts in decisively different ways. Many cultures feel that to receive a gift means that a gift must be given in return. Most times, the person or family to whom a gift is given is not in a position to reciprocate. This results in disappointment and unhappiness by the very people the team is intending to make happy by giving them a gift. Because it may set precedence, gift giving can have a negative impact on the host affiliate, Habitat for Humanity in general, other volunteers that build with the affiliate, the GV program and future GV teams. To avoid potential problems, embarrassment, hurt feelings and unhappiness, it is best that gifts not be exchanged between the team or individual team members and: select individual children, the local masons/volunteers, on-site construction supervisor, partner family, host GV coordinator, host affiliate staff, Habitat for Humanity national GV coordinator, Habitat for Humanity International GV coordinator, GV team leader or anyone else.

## **Donating Tools and Clothes**

GV teams often bring small hand tools to use and then donate them to the affiliate upon departure. Tools that the team is planning to donate should be given to the Host Coordinator following the final day of building and nobody else.

Donated tools are retained by the affiliate and used on future builds.

## **Sponsorships**

Agreeing to any type of sponsorship while a member of a GV team is highly discouraged. Team members sometimes are approached about the possibility of “sponsoring” children in the host country. They might be the partner family children, children of a host affiliate staff member, of an extended family, or simply a local resident befriended by a team member. Avoid getting involved in sponsoring anyone while a member of a GV team.

# Supplementary Reading

## **Further information about Habitat for Humanity:**

- Habitat for Humanity Great Britain website - <http://www.habitatforhumanity.org.uk>
- “A Simple, Decent Place to Live” – Millard Fuller, Word Publishing

## **Further information about general issues of development:**

- “The End of Poverty” – Jeffrey Sachs
- “The Myth of Development” – Oswaldo de Rivero
- “The Mystery of Capital” – Hernando de Soto

## **Further information about aspects of travel health & safety:**

- [www.nomadtravel.co.uk](http://www.nomadtravel.co.uk) – One stop shop for travelling information
- <http://www.fitfortravel.nhs.uk> – ‘Fit for Travel’ UK – One stop shop for travelling information
- “The Traveller’s Good Health Guide” – Ted Lankester, Berlitz, 2008
- [www.fco.gov.uk/travel](http://www.fco.gov.uk/travel) - The Foreign and Commonwealth Office website giving travel warnings and general and country-specific travel advice.
- [www.masta.org.uk](http://www.masta.org.uk) - MASTA (Medical Advisory Services for Travellers) – An information service provided by the London School of Tropical Medicine.[www.travelhealth.co.uk](http://www.travelhealth.co.uk) - An excellent website with good links to other sites.
- [www.who.int](http://www.who.int) - World Health Organisation - the United Nations’ specialised agency for health.
- [www.suzylamplugh.org](http://www.suzylamplugh.org) - The Suzy Lamplugh Trust, which promotes personal safety for all.
- [www.direct.gov.uk/swineflu](http://www.direct.gov.uk/swineflu)
- [www.nhs.uk](http://www.nhs.uk)

# Habitat for Humanity Great Britain

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Twitter: HabitatFHGB

Registered Charity No for England and Wales: 1043641

Registered Charity No for Scotland: SC048638