

# Volunteering and Orientation Manual



**Habitat for Humanity**<sup>®</sup>

Great Britain



# Hello and Welcome



Dear Volunteer,

Thank you for deciding to volunteer and fundraise for Habitat for Humanity Great Britain.

Welcome to your Volunteering Guide. Volunteering with us is an experience that will help enhance our projects by supporting individuals, families, and communities to have the resources and tools they need to have a safe place to call home.

When we say that you will be 'helping people to have a safe place to call home', we don't just mean you'll be building with bricks and mortar, (and in some of our projects, there are no bricks involved at all!). What we mean is that you will be, creating sustainable and impactful changes that will contribute towards enabling people to live healthy lives. This means that you could be helping us to install water systems that will enable hundreds of community members to wash their hands each day, installing smokeless stoves that reduce the negative health effects that are associated with smoke inhalation, and of course, constructing resilient and secure shelters such as toilets, community centres and homes.

You will also have the opportunity to better learn about new cultures, customs, and how communities are responding to the evolving challenges that people are faced with when creating safe and healthy homes. No matter where in the world you are taking part in our volunteering project, your perceptions, physical and mental strength will all be challenged. But the experience will stay with you for the rest of your life.

This handbook will help you prepare for your volunteering project. Inside you will find valuable resources on health and safety, what to expect during a project, fundraising advice, and other useful information about Habitat for Humanity's work around the world.

We hope that you find all the information you could possibly need in the run-up to your trip, 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 Great Britain.

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# About Habitat for Humanity

1.8 million people around the world have inadequate shelter. 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 helped over 39 million people to build or improve the place that they call home.

## Why Housing?

Home is a key catalyst in helping to permanently break the cycle of poverty. A lack of decent housing negatively affects the health, education, and well-being of people around the world. We have a vision of a world where everyone has a safe place to call home.



## How We Are Achieving This Vision

We are known for building homes. But our work does not stop there.

- We provide financial inclusion, land rights and hygiene training so that communities can develop understandings of their rights with regards to housing and make informed decisions to improve their living situations. Alongside this, we spread awareness about gender inequalities and inheritance rights.
- Where families have been displaced by urbanisation or conflict, we work to find housing solutions. In countries where informal settlements are prevalent, we work to rehabilitate slums and build safe resilient housing with necessary hygiene facilities.
- When disaster strikes, we provide emergency response to countries in need of our technical expertise.
- We are constantly working to find solutions to the harmful effects of climate change on housing and shelter.

We do all this, and so much more!

## How Habitat for Humanity Began

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 unable 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 volunteers. Their house payments were placed into a revolving "Fund for Humanity", which was used to build more houses.



## Looking Forward

We work in partnership with communities across the world to address housing poverty and to support integrated community development. Our international program is designed to address multi-dimensional aspects of poverty and recognises the key role adequate housing plays in sustainable development.

At Habitat for Humanity, we are committed to achieving the following UN Sustainable Development Goals (SDG):

1. No Poverty; 5. Gender Equality
6. Clean Water and Sanitation
7. Affordable and Clean Energy
11. Sustainable Cities and Communities.

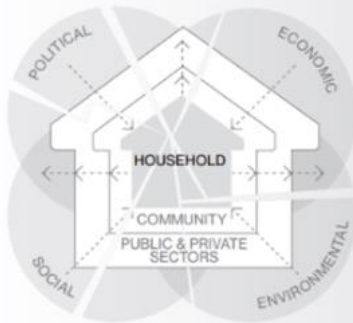
We are also committed to contributing to SDG:

8. Decent Work and Economic Growth
9. Industry, Innovation and Infrastructure
10. Reduced Inequalities
12. Responsible Consumption and Production
13. Climate Action
16. Peace, justice, and Strong Institutions
17. Partnerships for the Goals.



We believe decent and affordable shelter to be a basic human right and the key to better health, welfare and economic opportunity and sustainability.

In response to the root causes of **inequity in the housing ecosystem ...**



Habitat wants to **support people to thrive through housing ...**



... by applying a **PEOPLE-CENTERED APPROACH**

Putting people and their capabilities, vulnerabilities, voices, and influence at the centre of our work.

... and partnering with people and the private and public sectors to **REDUCE INEQUALITIES IN THE HOUSING ECOSYSTEM** by:



Leading to thriving people and communities living with **DIGNITY, SECURITY, AND RESILIENCE** within a stronger, more equitable, housing ecosystem.

To ensure more people live in **ADEQUATE, AFFORDABLE AND SUSTAINABLE 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. Whilst participating in a project, you will learn about new cultures, exchange knowledge and share your expertise and skills.

**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 project.

**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 for yourself to participate, then this is also welcome.



**Talk to the Team Leader** – A volunteer Team Leader will be on hand at all stages of the project 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 support 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.

**It's not all one way!** - Volunteers learn a lot about themselves, their attitudes, and way of life during a project. The skills you gain and friendships you create will last a lifetime. If you're passionate about involvement in international development, this is an ideal opportunity to see it in action.

**How long is a Project?** – Each trip lasts around one week but is preceded by six to twelve months of careful planning and preparation by dedicated staff, community members, volunteers, and partner organisations.



## First Steps After Registering

**Medical Matters Before Your Project** - It is strongly advised that you consult a health professional / travel clinic at least 3 months before your project.

**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 [www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/](http://www.nhs.uk/using-the-nhs/healthcare-abroad/apply-for-a-free-uk-global-health-insurance-card-ghic/).  
*(As the UK continues to undergo changes due to Brexit, this requirement may be subject to change)*

**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. Ensure that you have enough 'blank' pages on your passport for stamps or visas required.

**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 project. 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 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 and 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 payments** - You confirmed your place on the team by submitting a non-refundable, non-transferable registration fee. This is retained by Habitat for Humanity Great Britain to carry out administration and organisation tasks for your trip. The remaining balance of the trip (trip expenses and donation minus registration fee) must be paid in full no later than 45 days prior to the departure date. Payments towards trip costs must be in British Pound Sterling to Habitat for Humanity GB and reference the project name, participant's name, and destination of trip. After paying the registration fee, the total cost of your place on a project is comprised of two components: The donation and the trip expenses. You can find a breakdown of these costs below.

## 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, 268 Bath Road, Slough, SL1 4DX. Please include the project name and your name in the memo line.

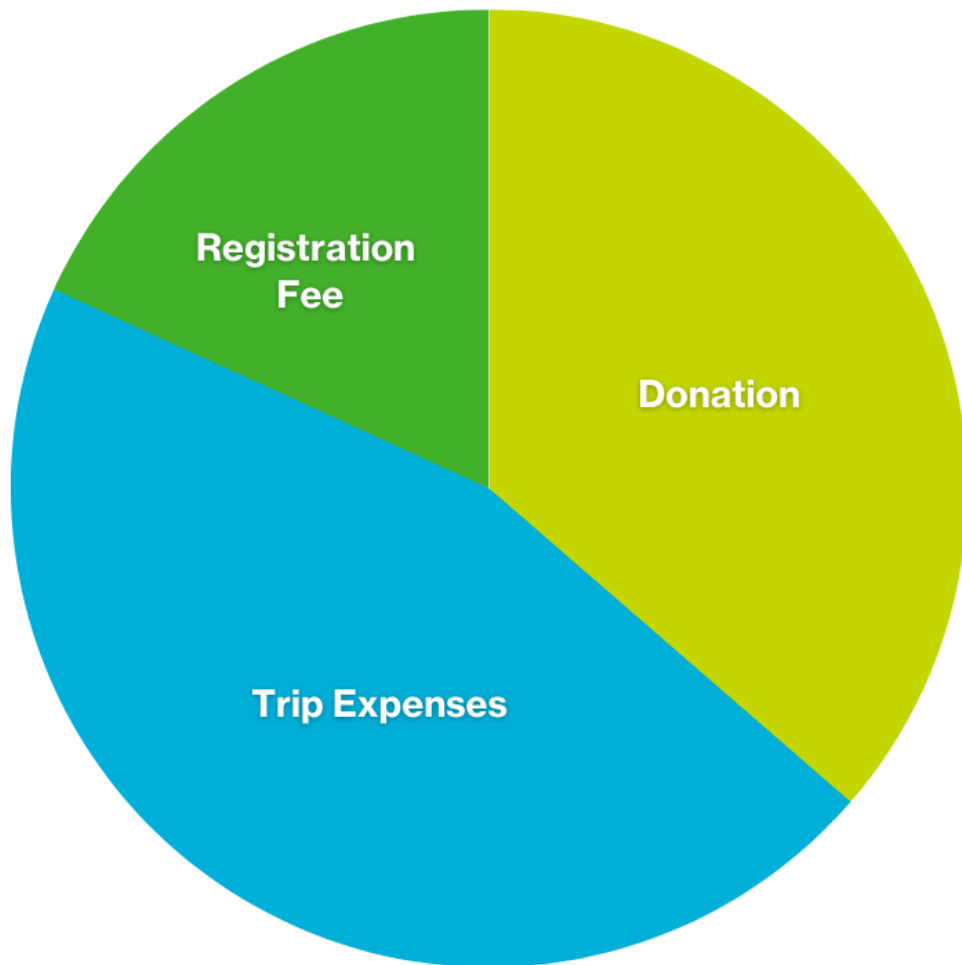
### Fundraising Page

This is an easy way for you and your donors to make payments towards your project. The link to your team's page will be shared by your Team Leader.

- **Donation** - The majority of the donation is for the team on the ground to invest in their programming, such as providing family support services, pursuing local initiatives to address the housing crisis based on local expertise, 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 project is eligible for Gift Aid. Gift Aid cannot be claimed on the registration fee or 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.



Medical and evacuation insurance



Support from your Team Leader



Tools and building materials



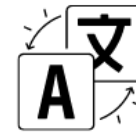
Logistical organisation of the trip



Supporting wider programming



Welcome Orientation



Host Coordinator and Translator



Ground Transportation



Access to Fundraising Resources



Accommodation, Food and Water



24 hour in country support



Dedication Event/ ceremony



### 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.

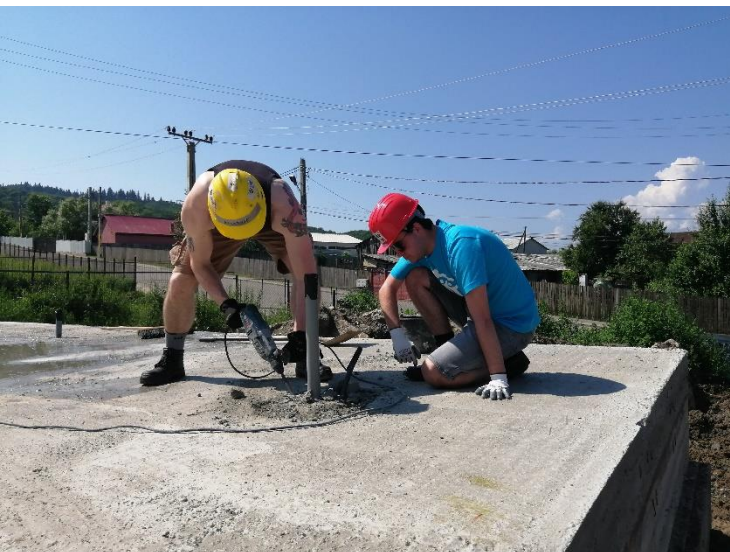
- Ground Transportation in the UK such as taxis, bus, or petrol
- Flights
- Visas
- Vaccinations or anti-malaria tablets (if required)
- Personal spending money and tips
- Any pre or post project activities that you choose to arrange

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 project 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.



# Meet the Team



Here are some of the people you can expect to work alongside during your project 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 volunteering 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 project.
- Help plan the itinerary and are responsible for all in-country logistics.
- Ensures that the project 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 project 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

We, along with your Team Leader, are here to support you with fundraising. On registration you will receive a web link to set up your fundraising page that you can share with friends and family. When supporters donate through your fundraising page it is automatically credited to your trip. We encourage you to fundraise beyond your goal because funds raised above your goal enable us to grow our impact and support future projects.



## Where to Start

Our website is full of inspirational ways to raise the funds for your project. 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 spent volunteering.

## Matching gifts

Many employers offer matching gifts for employees which can be used to offset your project trip cost. Please enquire with your matching gift programme contact or HR department to see if your project is eligible under the matching gift policy. If eligible, request that the employer include the volunteer's name and destination with 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 volunteering project trip cost.



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

A key purpose of the programme is to raise funds to further our mission. We encourage everyone to raise beyond the trip cost to address critical shelter needs around the world. We **cannot** roll additional funds over to a future volunteering project 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 trip cost excludes airfare. You are responsible for arranging your own flights. We recognise you may want to raise money for airfare, this **cannot** be done through your fundraising page as we cannot transfer any donated funds to volunteers for any reason. *Please refer to our full Payment Policy for more information regarding our Cancellation Policy.*

# Packing List

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

This list will give you guidance when packing. 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 volunteer without these.**

ESSENTIAL ITEMS	Packed?
<b>STEEL TOE CAP BOOTS</b> – Sturdy Work Boots	
Trousers (such as lightweight cargo trousers, avoid jeans)	
Wide brimmed hat (you will be in the sun most of the day)	
Casual clothes 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) - After sun/Moisturiser	
Prescription medicines (carry medicines in both the hold and cabin baggage). Keep a separate list of medicines with your documents and doctor's letters to accompany any medicine.	
Small torch (wind-up torches save on bringing batteries)	
Day rucksack (for small daily items such as a camera and water)	
Toilet Roll/wet wipes	
Bum Bag (for personal items)	

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 feel free to bring one	
Warm clothing (check weather details)	
Long Shorts (culture allowing)	
Alarm clock/Watch	
Plug adaptors (check type online)	
Bandana (for keeping sun off your neck) and Shades	
Your own reusable water bottle	
Photos of your family, home and pets	
Playing cards and other travel games	
Credit/Debit cards (most airports will have ATMs)	
Camera with batteries and memory sticks	



# During the Project

Questions, curiosity, and anxiety are perfectly normal in the run up to a volunteering project. 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 experience 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 project. Here are some things to think about:

- Differences: Different is different, not right or wrong.
- Flexibility: Things may not always go to plan. Flexibility will continue to be one of the most valuable words to consider as you go overseas.
- Be forgiving: You will make mistakes. Make allowances for yourself as well as others. No matter the situation, you can get through it.

**A project itinerary might typically look something like this:**

**Day 1:** Arrival of the team and stay overnight in accommodation near the airport.

**Day 2:** After breakfast, team transfer to accommodation for the week. Welcome orientation and team dinner.

**Days 3-6:** Travel to the project site between 7am-8:30am. Morning stretches. Volunteering work with frequent breaks and lunch. Return for dinner.

**Day 7:** Finishing up volunteering work and a Home Dedication event.

**Day 8:** This day can include visiting a completed project and/or home advocacy activities, followed by a team dinner.

**Day 9:** Team transfer to the airport and flight back home.

**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 project. 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 volunteer until late afternoon. During the volunteering-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 volunteering project.



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

What phase the project is at will determine the activities you do. You could be mixing mortar, building walls, laying blocks, installing doors and windows, and more. Each site is assigned experts who will supervise the team and ensure quality of work. You do not need previous construction experience, just arrive ready to learn.

### How fit do I need to be?

You will need to be relatively fit to take part in our volunteering projects as by nature the work is demanding. If you are not, then let your Team Leader know before departure to ensure we can arrange lighter duties for you. You will work full days 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 need a 'fit to participate' doctors note.



### Community Life

Joining a project 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.

### Housing Advocacy

As a volunteer, you will learn about the wider impact of the work you are doing by witnessing and/or getting involved in housing advocacy activities. This may include, meeting with the local women's group, talking with staff about their family selection process, or taking part in water, sanitation and hygiene training sessions.



### How does it end?

Generally, the end of your project 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.



### 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.

### 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 and nobody else. Donated tools are retained by the affiliate and used on future projects.

### Sponsorships

Agreeing to any type of sponsorship while a member of a team is prohibited. 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.

### How we Build Homes

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 rarely use machinery as renting such equipment would drive up the price of a home, therefore it is common to perform more manual labour than skilled building tasks. You will be under the charge of local craftsmen who supervise the work of families and volunteers.



### Working Together and Project Completion

A team is sometimes divided into smaller work units that will assist at project 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 project during your time in country. Remember that any contributions you make whilst volunteering will go towards helping a family have a safe place to call home. If you are participating in the end stages of construction, you may see a family receiving the keys to their new home!

### What tasks might I do during the project?

There are many tasks to do, so ask the project developer or 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 with.



### Typical Manual Labour Activities

- Laying bricks and digging footings
- Clearing foliage and debris and levelling a site
- Transferring or delivering materials such as sand, cement blocks and bags
- 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 project by visiting your team page on our 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 Habitat for Humanity volunteering project. 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 work 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 project. Team Leaders are qualified first aiders. 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, 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. 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 still or sparkling water. Always ask to open the bottle yourself in restaurants, checking the seal is in place.
- 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.

## Sun Safety

Ensure that you are adequately protected from the sun and top up on sunscreen regularly.

- Wear safe clothing e.g., sunglasses, tight woven fabric, hat.
- Drink plenty of water whilst in the sun to prevent dehydration.
- If you are on any medication, see your doctor. Some medication can make you sensitive to the sun.

## Women's Health

- If you are pregnant, we request that you receive medical clearance from your GP.
- Using menstrual cups, it is advised that you use alternative sanitary products as there is no guarantee you can properly sterilise these.

## 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 3 to 5 days, and medical advice isn't usually required to find the cause. 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. 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. Avoid fruit (except bananas), dairy, and spices.
- 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.
- Diarrhoea is contagious. Wash your hands frequently.

## Dehydration

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

### Preventing dehydration:

- Ensure you have a regular supply of clean drinkable water that is labelled so that you can track your consumption.
- Drink to your thirst, everybody is different, so specifying a set amount can be dangerous.
- 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.

## 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.

### *Repellents and nets -*

- Use a repellent containing 50% (or more) DEET
- Try your repellent before departure to check you are not allergic.
- Apply repellent before dusk - when mosquitoes start biting.

### *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.

### **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, keep still until it goes away.
- Carry a torch and spare batteries when walking at night.
- Ignore all animals. Do not approach or pet any animal.
- 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.
- If wearing sunscreen, apply repellent on top. You can get repellents for clothes (containing DEET).
- Sleep under a mosquito net and spray DEET before bed.
- Once diagnosed the doctor will advise appropriate treatment depending on the area you were in.
- 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.

### **Rabies**

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 project 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 Habitat for Humanity projects. 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. Please refer to the Alcohol policy for more details.

You may also find that on some of our projects that 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. Don't take things for granted – 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 experts 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. You must be trained and over 18 to use it.

### 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. Tidying the site should be the first job that you do every day. Volunteers are responsible for keeping their area tidy and removing unwanted materials or tools to avoid accidents.

### 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 must be over 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.
- DO NOT work on "make-do" scaffolding over 1.2 metres high.
- Ensure that the ground around scaffolding is kept clear and tidy.
- If scaffolding feels unsafe, DO NOT USE!
- 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 excessive weight on scaffolding.

### Concrete Mixers

Mixers should not be overloaded and no tools or human appendages are to be inserted into the mixer while it is turning. 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 Habitat for Humanity staff and volunteers. Interaction with local children during a project is to be expected. Children may befriend you as you work or even join in with the work. We ask all volunteers to read our Child Labour Policy and Minor Policy prior to participating in a volunteering project to fully understand how your behaviour can ensure that all children interacting with Habitat for Humanity projects and volunteers are safeguarded.

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 volunteering 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.



*Read through our Minors Policy before departure, and remember:*

- Respect children and young people. 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

Refrain from engaging in any intimate contact with community members or other volunteers during your time overseas. 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 and lead to you being dismissed from the project. Inappropriate relationships with community members can be deemed as exploitative behaviour and also has a detrimental impact on the reputation of Habitat for Humanity. For more details, review the Code of Conduct in Section II of the Terms and Conditions and our Safeguarding Policy.

### 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 by the Team Leader and host-country staff, 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.



# Safeguarding

## What is Safeguarding?

Safeguarding relates to the risks that might arise when people come into contact with HFHGB through our activities and operations, and the steps that we take to protect those people from harm.

Please watch the following video: <https://www.youtube.com/watch?v=lltn6fVa9bE>

## Key Safeguarding Messaging for Staff and Volunteers

All Habitat for humanity international employees, volunteers and related personnel must:

1. Treat everyone with respect and dignity, at all times.
2. Champion a safe and respectful work environment for all.
3. Report all safeguarding concerns - there are multiple safe ways to raise your concerns including HEAL Line or speaking with your Safeguarding Focal Point.
4. Adhere to HFH/I Safeguarding policy at all times - when representing HFH/I– twenty-four hours a day, 7 days a week.

All HFH/I employees, volunteers and related personnel are prohibited from:

5. Asking for or accepting bribes for aid.
6. Having sexual relationships with community members, or aid recipients.
7. Asking for or accept bribes for employment.
8. Paying for sex, including any act of a sexual nature, this is both during working for HFH/I or in your personal time.
9. Having sexual relationships with anyone under 18 years old.
10. Harassing anyone including community members and programme participants.
11. Exchanging aid for sex.
12. Exchanging sex for employment.
13. Photographing or interviewing programme participants or community members and sharing images and information on social media, without being specifically asked to do so and without prior informed consent.
14. Sharing any personal or identifying information on any HFHI programme participants, programmes, or staff members.

### **Raising a Safeguarding Concern via the HEAL line:**

At HFH/I in accordance with the Safeguarding and whistleblowing policy, all HFH/I employees, volunteers, and related personnel are mandated to report their Safeguarding concerns. All HFH/I employees and related personnel must report any concerns around Safeguarding, fraud, misappropriation, discrimination, sexual harassment, exploitation and abuse, support of terrorism and other wrongful conduct.

If a GV team member is subject to unethical behaviour, witnesses unethical behaviour, or receives a complaint from someone else, they will report it immediately through any of the channels listed below:

- Report it directly to the Team Leader or,
- Report it directly to the GV Coordinator, or
- Visit Habitat Ethics and Accountability Line (HEAL) [www.heal.habitat.org](http://www.heal.habitat.org) to report online or call the local HEAL line.

The GV Coordinator will also immediately contact the local Safeguarding Focal Point to determine immediate actions. The GV Coordinator or Team Leader will not attempt to investigate or share any information with any other parties. No later than 48 hours enter concern into Habitat Ethics and Accountability Line (HEAL) [www.heal.habitat.org](http://www.heal.habitat.org) to report online or call the local HEAL line.

# Returning Home

You've spent your time working alongside volunteers, families, and community members to improve housing conditions, but your impact shouldn't end there. Now that you have witnessed first-hand the work that Habitat for Humanity do, it's time to boost your impact even further.

Here are 10 ways that you can help Habitat for Humanity Great Britain increase their impact around the world:

1

**Subscribe** to our e-newsletter ZIKOMO to see the long-term impact of your time spent volunteering at [www.habitatforhumanity.org.uk/sign-up/](http://www.habitatforhumanity.org.uk/sign-up/)

2

**Introduce us** to people in your network so that we can inspire others to take part in our work just like you did. Share the [hello@habitatforhumanity.org.uk](mailto:hello@habitatforhumanity.org.uk) them.

3

**Follow** us on our social media to see how your participation has supported our work. Search for @habitatforhumanitygb on IG, TikTok and Facebook.

4

**Become a regular donor.** No matter how much you donate each month, your contribution is vital. Donate at: [www.habitatforhumanity.org.uk/online-donation/](http://www.habitatforhumanity.org.uk/online-donation/)

5

**Share** our stories. Now that you've followed us, be sure to share our posts and stories. This is a powerful way to help charities grow.

6

**Organise** a talk at your friend's company to encourage more people like you to get involved in helping to end the housing crisis.

7

**Host a fundraising event** to raise funds that will support our global projects. Share your stories and make a difference.

8

**Get Creative** by creating a blog or vlog about your experience. We love to share stories from volunteers, so please do share them with us!

9

**Take on a challenge.** We have a list of fun challenges you can do to raise funds and awareness here: [www.habitatforhumanity.org.uk/get-involved/](http://www.habitatforhumanity.org.uk/get-involved/)

10

**Upcycle** with colleagues. Support vulnerable people in Britain by joining our upcycling project: [www.habitatforhumanity.org.uk/furniture\\_upcycling/](http://www.habitatforhumanity.org.uk/furniture_upcycling/)





### Dealing With Reverse Culture Shock

Whilst many volunteers often expect to experience culture shock when participating in an overseas volunteering project, 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 may have far less. It can also be hard to communicate how much the experience affected you and others that did not participate 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 others that you volunteered with to talk about how you're feeling.



### Communicating Your Experience

It is inevitable that you will want to talk to others about the experience that you had with Habitat for Humanity Great Britain when you return home. If you decide to share stories of your experience online, we ask that you remember to follow these rules:

- Do not share any photos of people that you have not gained permission from.
- Do refer to our website for help if you are stuck on how to talk about the work that we do appropriately.
- Make sure you speak about the communities and people that you worked with in a respectful manner.
- Refer people to speak directly to us if they are interested in getting involved with Habitat for Humanity.



### Evaluations

As part of the volunteering trip, we ask that all volunteers complete an evaluation form upon their return. This evaluation form is a crucial element the volunteering experience that allows us to hear your feedback and take it on board to improve future experiences for others.

### Key Contacts

Following your volunteering trip, you may want to get in touch with us. Here are all the details you should need:

- To speak with us about volunteering or any other general enquiries: [hello@habitatforhumanity.org.uk](mailto:hello@habitatforhumanity.org.uk)
- If you are sharing an article, photo or video in the press: [digital@habitatforhumanity.org.uk](mailto:digital@habitatforhumanity.org.uk)
- To enquire about organising a company volunteering experience email: [awoods@habitatforhumanity.org.uk](mailto:awoods@habitatforhumanity.org.uk)

# Insurance Summary

## **Out of Country 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 trip by paying the non-refundable deposit (registration fee), 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.

## **Class of Coverage**

All registered volunteers who are participating in sponsored volunteer activities outside their Home Country. This does not include student volunteers residing or attending school in the same country in which they participate in sponsored volunteer activities, regardless of the student volunteer's Home Country

## **Scope of Coverage**

This coverage will start at the actual start of the travel, regardless of whether the trip begins at the Primary Insured's home, place of work, or at another location. The coverage will end on the first of the following:

1. the date a Primary Insured returns to his or her home;
2. the date a Primary Insured returns to his or her place of work; or
3. the date a Primary Insured makes a Personal Deviation; except to the extent that the Personal Deviation: Coincides with the Primary Insured's otherwise covered travel; and is limited to any consecutive period of 14 days immediately prior to, during or immediately following the otherwise covered travel

## **Out of Country Medical Benefit**


If, while traveling outside his or her Country of Permanent Residence or Country of Permanent Assignment or Home Country, a Covered Person suffers a Covered Injury or Emergency Sickness that requires treatment by a Physician, We will pay for the Covered Expenses incurred as a direct result of that Covered Injury or Emergency Sickness, subject to all of the following:

1. The Covered Accident that caused the Covered Expenses to be incurred must occur, or the Emergency Sickness that caused the Covered Expenses to be incurred must have first manifested, while the Policy and this Rider are in force, regardless of when the expenses were incurred.
2. The first Covered Expense must be incurred within the Medical Expenses Loss Period shown in the Rider Schedule of Benefits.
3. Covered Expenses must be incurred during the Benefit Period.
4. The most We will pay for all Covered Expenses resulting from the same Covered Accident or Emergency Sickness for each Covered Person is the Out of Country Medical Maximum Benefit listed in the Rider Schedule of Benefits, which may be different for a Covered Accident or Emergency Sickness.
5. No benefits will be paid for Covered Expenses incurred when the Covered Person returns to his or her Home Country.


### Exclusions and Limitations

Exclusions and Limitations In addition to any benefit-specific or coverage-specific exclusion, benefits will not be paid for any loss that directly or indirectly, in whole or in part, is caused by or results from any of the following unless coverage is specifically extended by reference to the exclusion in a Hazard:

1. a Covered Person's intentionally self-inflicted Injury.
2. a Covered Person's suicide or attempted suicide.
3. war or any act of war, whether declared or not.
4. Sickness, disease, bodily or mental infirmity, bacterial or viral infection or medical or viral infection or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food; except to the extent that a specific benefit states that benefits will be paid for a Covered Sickness or, or Medical Emergency.
5. a Covered Person's flight in, boarding or alighting from an aircraft or any craft designed to fly above Earth's surface that's owned, leased, or operated.
6. a Covered Person's commission of, or attempt to commit, a felony, an assault or other illegal activity.
7. the Covered Person being legally intoxicated as determined according to the laws of the jurisdiction in which the Injury occurred.
8. Accident that occurs while the Covered Person is on active-duty service in the military, naval or air force of any country or international organisation. Upon our receipt of proof of service, we'll refund premium paid for this time. Reserve or National Guard active-duty training is not excluded unless extending over 31 days.



INTERNATIONAL TRAVEL  
RISK MANAGEMENT



**Policyholder: Habitat for Humanity International**  
**Policy Number: AHB0000017-241**  
**Effective Date: May 1, 2024, through April 1, 2027**

For TRAVELER ASSISTANCE services (e.g., lost passport, questions about destination, etc.) or  
**MEDICAL EMERGENCIES OR ADVICE** (e.g., illness, referral, etc.) while traveling, call HX Global at the  
 following number:

**US: +1 315 512 3713**  
**UK: +44 (0) 20 8608 4143**

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For callers requiring immediate security advice or assistance, Please contact:  
**Global Security Operation Centre (GSOC)**  
24/7 Esher/Singapore  
[GSOC@healix.com](mailto:GSOC@healix.com)  
Main: +44 (0)208 763 3267

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**Everest Assistance is provided on first call. There is no need for Account Number**

#### 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, please be prepared with the following information:

- 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



# Terms and Conditions

## Introduction

Your contract is with Habitat for Humanity Great Britain (GB); a company limited by guarantee (registered number 3102626) and a registered charity (registered number 1043641). Habitat for Humanity GB arranges international volunteer projects whereby volunteers ("Participants") stay in a community and volunteer on housing poverty alleviation activities for that community, as more fully described in section III.1.B. Your participation in a volunteering project/trip plays an important part in furthering our vision of a world where everyone has a safe place to live. Participants travel to serve and learn from the community which they visit. Participants bring labour, fundraising, and a powerful message about the power of home. We want Participants to complete their volunteering project as advocates for Habitat for Humanity GB's work and to partner with us to help eradicate poverty housing. Participation in a volunteering project is subject to these terms and conditions and the Habitat for Humanity GB Payment Procedure and Cancellation Policy which you agree will govern a legal relationship between us. Read these documents carefully as they set out our respective rights and obligations, forming the 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 T&Cs 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 volunteering trip 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 volunteering project. 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 volunteering trip could include activities that may be hazardous, including, but not limited to, construction activities, loading of heavy equipment and materials, and local transportation to and from the work sites. The overseas volunteering project 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 GB 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 GB and its affiliates have taken all reasonable steps to ensure that Participants visiting Habitat for Humanity 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 overseas volunteering project.

### 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 volunteering trip arrangements negligently, taking into account all relevant factors, we will pay you appropriate and reasonable compensation if this has affected your enjoyment of the volunteering trip.

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 volunteering trip.

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 Habitat for Humanity project 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 authorise 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"): Everest Insurance, 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 Everest Insurance.

**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 volunteering trip. 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 volunteering trip 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/volunteering trip/project**

A. Price and Donation: The price of a volunteering trip 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 Volunteering Trip/Project: Participants will work with Habitat for Humanity Great Britain partners in the host country to build/renovate decent homes and/or carry out tasks that contribute to the alleviation of housing poverty. 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/project 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 Habitat for Humanity project. 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 volunteering project: After joining a volunteering trip, Participants will have regular contact from Habitat for Humanity Great Britain as well as the Team Leader for their team ("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 Volunteer Orientation Manual), which includes pertinent information on Habitat for Humanity Great Britain, fundraising and a health & safety briefing.
- D. Following a Habitat for Humanity volunteering trip: 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 project with Habitat for Humanity Great Britain confirms your willingness to participate in all the aspects above.

Your booking is accepted on the understanding that, given the nature of the volunteering project, you will need to be flexible as some aspects of the team or project 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 volunteering trip and to ensure that it is a safe and rewarding trip for all, Habitat for Humanity Great Britain expects Participants to abide by all 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 volunteering trip 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 Habitat for Humanity trip is based on using twin or triple accommodation (where applicable) and if you join a trip 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 volunteering trip**

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

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

A binding contract comes into existence as soon as we have issued you a booking confirmation. In circumstances where after receipt of A – C but before we issue booking confirmation, we decide you cannot participate in the volunteering trip for whatever reason, your booking will be cancelled, and Registration Fee 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 volunteering project, in which case Habitat for Humanity Great Britain may add some restrictions to the activities permitted to you or cancel your place on the volunteering trip 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. All Team Leaders are required to pass an enhanced Disclosure and Baring Service (DBS) check.

### 4. Health & Fitness

Volunteering on Habitat for Humanity projects is physically demanding and Participants must be in a suitable physical condition to undertake the project 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 project 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 project 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 volunteer trips 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 project 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 projects 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 volunteering trip

The price of a volunteering trip is comprised of three components: Registration Fee (non-refundable, non-transferable); 2. Trip Costs (includes all in-country costs, medical and emergency insurance, admin expenses, etc.); and 3. Donation for Habitat for Humanity GB (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 volunteering trip: 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 volunteering trip. 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 volunteering trip. If the balance is not paid in time, we may cancel your volunteering trip and retain your deposit. Participants can fundraise part or all of the price of a volunteering trip. Every Participant who raises money from third parties for Habitat for Humanity GB is a trustee of the funds raised and must ensure that Habitat for Humanity GB 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 GB has confirmed your Participation on a volunteering trip you are free to begin fundraising in accordance with the following requirements: You must only use lawful means to fundraise for Habitat for Humanity GB 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 GB 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 volunteering trip, 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 volunteering trip and a donation to Habitat for Humanity GB. You also agree to make it clear to the donor that in the event that you do not complete the volunteering trip or it is cancelled (for whatever reason), the donations will not be returned unless the donation is expressly conditional on you completing the volunteering trip and will instead be used to support the wider charitable purposes of Habitat for Humanity GB. 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 volunteering trip will be taken as an additional donation to support the work of Habitat for Humanity GB. Habitat for Humanity GB 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 volunteering trip, 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 volunteering trip, you will have the option of (i) accepting a change to another volunteering trip 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 volunteering trip 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 volunteering trip 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 volunteering trip 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 volunteering trip, whilst other changes might be treated as a cancellation by one of our suppliers.

You may cancel your volunteering trip at any time by giving us written notice by post or e-mail. Since Habitat for Humanity Great Britain incurs costs in cancelling your volunteering trip, 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 volunteering trip. 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 volunteering trips 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 volunteering trip 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 volunteering trip 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 volunteering trip 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 volunteering trip, 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 volunteering trip teams because of safety or security concerns. In addition, a location will be automatically closed to volunteering trip 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 volunteering trip 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 10 below and the Payment Procedure and Cancellation Policy.

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 volunteering trip 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 volunteering trip, 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. Within one week of cancellation: You must return any physical monetary donations held by you that have been donated by third parties back to the original donor. Any funds digitally held by you (such as on a fundraising page linked to your own bank account) must be returned to the donor by contacting the fundraising page provider to request donors be refunded, and evidence that reimbursements have been requested must be supplied to HFHGB via an email sent to [hello@habitatforhumanity.org.uk](mailto:hello@habitatforhumanity.org.uk). Unless third party donations are expressly conditional on you completing a volunteering project with Habitat for Humanity, third party donors that do not request a refund from Habitat for Humanity Great Britain of the scheduled project will be treated as unrestricted donations to HFHGB and retained by HFHGB. For any donations that are expressly conditional on you completing the volunteering project, HFHGB 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, HFHGB shall return the donation to the donor. If a donor cannot be contacted after making reasonable efforts, HFHGB shall retain the donation. If a donor would like to request a refund of their donation because the volunteer project has been cancelled: A request must be made to [hello@habitatforhumanity.org.uk](mailto:hello@habitatforhumanity.org.uk) within 6 months of the scheduled project date. The request of refund must be supported by evidence that the donation was made by that individual/organisation whom made the donation and information on which platform the donation was made through. (See Payment Procedure and Cancellation Policy for full details).

### 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. All funds paid to us by participants are fully protected in the event of Habitat for Humanity GB becoming insolvent.

### **13. Insurance**

Habitat for Humanity GB 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 GB 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 project dates. A summary of the policy is supplied in our Volunteering 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, 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 GB 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 GB 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 Volunteering 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 GB 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 volunteering trip 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 volunteering trip 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 volunteering trip or terminate your involvement on the volunteering trip without any liability on the part of Habitat for Humanity Great Britain.

All Participants will be sent a kit list in the Volunteering 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 volunteering trip 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 volunteering trip or terminate your involvement on the volunteering trip without any liability on the part of Habitat for Humanity Great Britain.

## 16. Transfer of Booking

If you are prevented from proceeding with the volunteering trip, you may transfer your booking to a person who satisfies all the terms and conditions applicable to that volunteering trip (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 volunteering trip. 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 volunteering trip 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 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, global and/or national pandemics and/or epidemics, 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 volunteering trip, 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 Habitat for Humanity GB, 268 Bath Road, Slough, SL1 4DX.

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 project 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 project and ensuring we can keep you healthy and safe whilst under our care.

After the completion of the project 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 volunteering trip, 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 volunteer project with Habitat for Humanity Great Britain, you must confirm your place on the team by submitting a non-refundable, non-transferable registration fee of between **£250-£400** (cost depending on the specific project you are participating on) to Habitat for Humanity Great Britain (HFHGB). The outstanding balance of the trip costs must be paid in full no later than **45 days** prior to the departure date.

**Submitting payment:** All payments towards your volunteering trip cost must be made in sterling to HFHGB. The project event code (if known), project country, participant's name, and trip destination must be used as a reference.

**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 your donors.

*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.

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

- Matching gifts can be used to offset your volunteering trip cost.
- Enquire with your matching gift programme contact or human resources to see if your volunteer project is eligible under the matching gift policy.
- Request that the employer includes the project event code (if known), country of the project, and participant's name with the matching gift payment.
- Notify the Team Leader and HFHGB 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 volunteering trip cost.

**Funds raised in addition to the volunteering trip cost:** A key purpose of our volunteering projects are to raise funds beyond the volunteering trip cost in order to address critical shelter needs around the world. We do not roll additional funds over to any future volunteering project 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 volunteering trip cost. However, these funds should be raised **separately** from the trip costs and not through the fundraising page being used to raise funds for trip costs. The volunteering trip cost excludes airfare costs because participants are responsible for arranging their own flights. We recognise that some participants may want to raise money for their airfare, but this **cannot** be done through your volunteering fundraising page as HFHGB cannot transfer any donated funds to participants for any reason.

- When communicating with donors, if you are fundraising separately for flights we recommend that you inform them of this for transparency.

## Cancellation

You may cancel at any time by giving us written notice by post or e-mail. Since HFHGB incurs costs in cancelling your volunteering project, you will have to pay cancellation charges as follows.

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

- HFHGB 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 volunteering project. However, a new Registration Fee will be payable.

If you cancel **less than 45 days** before the departure date, HFHGB will not be liable to make any refunds and the sums will be used to meet HFHGB's current obligations. Donations shall be treated in accordance with clause A below. Any cancellation (or refund) decision of HFHGB is final. HFHGB 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 volunteering projects and reserve the right to do so at any time. We may cancel a volunteering project, 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 volunteering project 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 volunteering project 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 volunteering project, 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. We also cannot offer support to attain compensation for unusable airfare or other expenses resulting from cancellation. It is at our discretion if we are able to supply proof of cancellation to support your endeavours to gain compensation.

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

## Clause A

*Within one week of cancellation:*

- *You must return any physical monetary donations held by you that have been donated by third parties back to the original donor.*
- *Any funds digitally held by you (such as on a fundraising page linked to your own bank account) must be returned to the donor by contacting the fundraising page provider to request donors be refunded, and evidence that reimbursements have been requested must be supplied to HFHGB via an email sent to [hello@habitatforhumanity.org.uk](mailto:hello@habitatforhumanity.org.uk).*

*Unless third party donations are expressly conditional on you completing a volunteering project with Habitat for Humanity, third party donors that do not request a refund from Habitat for Humanity Great Britain of the scheduled project will be treated as unrestricted donations to HFHGB and retained by HFHGB.*



*For any donations that are expressly conditional on you completing the volunteering project, HFHGB will, upon direct request from the donor, first seek the permission of the donors to retain the donations, despite cancellation. If such a donor does not give permission, HFHGB shall return the donation to the donor. HFHGB will not contact donors regarding issuing a refund of their donation. All donation refunds due to cancellation of a volunteering trip must be made directly to HFHGB if a refund is wanted. If a donor would like to request a refund of their donation because the volunteer project has been cancelled:*

- A request must be made to [hello@habitatforhumanity.org.uk](mailto:hello@habitatforhumanity.org.uk) within 6 months of the scheduled project date.*
- The request of refund must be supported by evidence that the donation was made by that individual/organisation whom made the donation and information on which platform the donation was made through.*

### **Suspension Policy**

*The Habitat for Humanity Area Office will determine that a location ought to be closed to volunteering teams because of safety or security concerns. In addition, a location will be automatically closed to volunteering 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.*

# Gift Giving Policy

## Gift Giving Policy

Habitat for Humanity discourages all participants on Habitat for Humanity projects from giving personal gifts while engaged in, or as a result of being engaged in, a Habitat for Humanity project. Team members supporting beneficiaries is a gift in itself. Volunteering 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.

The giving of gifts sets precedence for other teams to do the same and can have a negative impacts on relationships between the communities in which we work and volunteers, host affiliates, and Habitat for Humanity in general. To avoid problems, embarrassment, hurt feelings and unhappiness, we ask that gifts not be exchanged between the team or individual team members and: select individual children, local masons/volunteers, on-site construction supervisors, partner families, host affiliate staff, coordinators, Team Leaders or anyone else.

## Donating Tools and Clothes

Volunteers often bring small hand tools, such as hammers and screwdrivers, 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 the project and nobody else.

Donated tools are retained by the affiliate and used on future projects. The donation of clothing is discouraged. Whilst we understand the good intentions behind wanting to donate clothing, we ask that team members do not actively over-pack with the intention of leaving clothing behind. IF the host coordinator notifies the team that they are able to accept your clothes after the trip, only then can your clothing from the project be accepted.

## Sponsorships

Agreeing to any type of sponsorship while a member of a Habitat for Humanity project is prohibited. 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 whilst participating on a Habitat for Humanity project and notify your Team Leader and Host Coordinator if you have been approached about sponsorships.

# 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<sup>®</sup>

## Great Britain

Tel: 01753 313530

Email: [hello@habitatforhumanity.org.uk](mailto:hello@habitatforhumanity.org.uk)

Website: [www.habitatforhumanity.org.uk](http://www.habitatforhumanity.org.uk)

Social Media: <https://linktr.ee/habitatforhumanitygb>

Registered Charity No for England and Wales: 1043641

Registered Charity No for Scotland: SC048638