

## Liability and Group Organization

Refugees are responsible for their own actions. For example, if a refugee were to commit a crime, neither Catholic Charities nor the cosponsor would be held accountable. You will have the opportunity to explain and reinforce US laws and regulations during case management intake and following your family's attendance at cultural orientation classes. With respect to liability coverage for those group members transporting the refugee family in their cars, the driver's and vehicle owner's insurance would be primary, followed by the insurance of the church or other organization on whose behalf the driver was acting. As a possible cosigner of the family's apartment or house lease, your group would be responsible for any damage to the apartment or house or if the lease is broken.

## Co-Sponsor Organization Requirements

Catholic Charities is an affiliate of the national resettlement agency, United States Conference of Catholic Bishops, and we are obliged to follow guidelines in carrying out services to our clients while adhering to regulations set by the US Department of State and the Office of Refugee Resettlement within the US Department of Health and Human Services. Accordingly Catholic Charities require the following with respect to co-sponsor groups:

1. Co-sponsor groups must be an established, qualifying organization, such as:
  - a. An incorporated 501(c)(3);
    - i. *e.g., church/synagogue/mosque, independent group*
  - b. A service or honorary/fraternal organization;
    - i. *e.g., Rotary/Lions/Kiwanis Clubs, collegiate fraternal or philanthropic organization*
  - c. A school, business, or professional organization
  - d. A co-sponsor group comprising a small group within a larger organization may conduct all requisite co-sponsorship activities under the auspices of the governing larger organization. The governing larger organization must be listed on the Memorandum of Understanding as the co-sponsor.
  
2. If you are not already incorporated, your group needs to consider either self-incorporating as

an independent 501(c)(3) or to operate under the auspices of a church, synagogue, mosque, or other established qualifying organization with which one or more of you are affiliated.

3. Co-sponsors must be registered and in good standing with the Missouri Secretary of State and provide this documentation to Catholic Charities.
4. Co-sponsors must provide a Certificate of Insurance for their organization with Catholic Charities USA listed as an additional insured.
5. Co-sponsors must provide copies of drivers' licenses and individual auto liability insurance to Catholic Charities for all volunteers providing transportation to refugees.