



EXECUTIVE TRAVEL

RATES AND SUMMARY – V. 2023-1-1

UNDERWRITTEN BY: ACE AMERICAN INSURANCE COMPANY

This Description of Coverage is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued to the Policyholder. The Policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or countries and/or certain terms or conditions may be different if required by law. Please keep this information as a reference. All claims will be adjusted by the carrier based on the policy language.

The mission of the Seventh-day Adventist Church is to go into the world and preach the gospel. Many of our leaders travel frequently from their home country as they forward the mission of the church. Should they encounter a medical emergency, loss of personal property, security threat or loss of life, this policy is available to minimize the exposure to physical and financial loss.

TO PURCHASE

To purchase this coverage please speak with your organization's insurance/risk management coordinator to secure coverage or contact your organization's Adventist Risk Management, Inc. Account Executive.

CORE BENEFITS:

- Medical Expense Benefits
- Emergency Medical/Guarantee of Payments
- Emergency Medical Evacuation Benefit
- Repatriation of Remains Benefit

ELIGIBILITY

- The Annual Executive plan is designed for the Denominational Employee who takes frequent international company approved business trips.
- The Annual Executive plan is also available for all approved Inter-Division Employee travel.
- Annual Executive Travel is **not available for the spouse or the dependent children of the insured, if coverage is needed for these individuals while traveling with you, please purchase Short Term Travel insurance for them at our website www.adventistrisk.org.**



REQUIREMENTS

- You have two plan options based on the number of days per policy year you travel. If you travel 1-180 days during a year (January 1 – December 31), select the 180-day plan. If you travel more than 180 days per policy year select the 300-day plan.
- Our annual plan covers trips you take during a one-year period. **Each scheduled trip should be 45 days or less.**
- The one-year period (policy year) begins at 12:01am EST on January 1, so it makes good sense to purchase this policy January 1, or at least early in the year to take full advantage of the coverage.
- Coverage for each trip begins on its scheduled departure date, except for trip cancellation coverage, which is in force for your plan’s effective period as long as your application is in a "Submitted Status" in the Travel Hub and you have paid your premium.
- Coverage for each trip ends on the day you arrive at your primary residence or workplace.
- Upon demand of the insurance company your travel itinerary could be audited.

REFUNDS

- Refunds are not available under any circumstance once your effective date has begun.

ENROLLMENT

- You may choose a Plan depending on the coverage you desire and the approximate number of days your trips total throughout the year.

ANNUAL EXECUTIVE TRAVEL PLANS

- Class 1 (World Wide Travel Excluding travel to USA and Canada)
- Class 2 (World Wide Travel Including travel to USA and Canada)
- Class 2 Enhanced (World Wide Travel Including travel to USA and Canada)

MULTIPLE TRIPS UP TO 180 DAYS

Class 1	\$248.95
Class 2	\$570.71
Class 2 Enhanced	\$1,216.84

MULTIPLE TRIPS UP TO 300 DAYS

Class 1	\$388.34
Class 2	\$886.63
Class 2 Enhanced	\$1,681.55

Administrative Fee – The administrative fee of \$20 plus 2% of premium will apply to each application. Your office may choose to purchase this coverage for multiple traveling staff at once to avoid paying this fee for each person.



SCHEDULE OF BENEFITS

MEDICAL EXPENSE BENEFITS

TOTAL MAXIMUM FOR ALL ACCIDENT OR SICKNESS EXPENSE BENEFITS:

CLASS 1	\$140,000
CLASS 2	\$280,000 or \$500,000 for enhanced plan election

LIMITATIONS AND EXCLUSIONS MAY APPLY

Maximum for Dental Treatment

(Alleviation of Pain): \$500

Emergency Medical Guarantee up to \$10,000

Maximum for Room & Board Charges: Average Semi Private Room Rate

Maximum for ICU Room & Board Charges: Two (2) Times Average Semi Private Room Rate

Pre-existing limitation 6 months

Maximum for Prescription Drugs:

Inpatient: 100% of the Usual and Customary

Outpatient: 100% of the Usual and Customary

Deductible: \$0 per Covered Accident or Sickness

Incurral Period: 30 days after the date of Covered Accident or Sickness
(the Incurral Period is the time after the loss within which the insured must seek treatment)

Maximum Benefit Period: The earlier of the date the Covered Person's Trip ends, or 365 days from the date of a Covered Accident or Sickness

Maximum Period of Coverage: 364 days

EMERGENCY MEDICAL/GUARANTEED OF PAYMENT

Benefit Maximum: up to \$10,000



EMERGENCY MEDICAL EVACUATION BENEFIT

Benefit Maximum: 100% of the Covered Expenses

REPATRIATION OF REMAINS BENEFIT

Benefit Maximum: 100% of the Covered Expenses

EMERGENCY REUNION BENEFIT

Benefit Maximum: \$5,000
Airline Ticket Maximum: \$2,000
Daily Benefit Maximum: \$500
Maximum Number of Days: 10

HOME COUNTRY EMERGENCY BENEFIT

Benefit Maximum: Up to the Medical Expense Benefit Maximum
Deductible: \$0 per Covered Accident or Sickness
Maximum Benefit Period: 52 weeks

HOSPITAL CONFINEMENT BENEFIT

Daily Benefit: \$200
Time Period for Confinement: 25 days
Benefit Waiting Period: 5 days
Maximum Benefit Period: 90 days from the date of the Covered Accident or Sickness

EMERGENCY MEDICAL/GUARANTEED OF PAYMENT

Benefit Maximum: up to \$10,000



PERSONAL PROPERTY BENEFIT

Deductible per Trip:	\$25
Benefit Maximum per Trip:	
Class 1:	\$1,500
Class 2:	\$3,000
Benefit Maximum per Item or Set of Items:	
Class 1:	\$1,500
Class 2:	\$3,000

*Paid based on depreciation standard

SECURITY EVACUATION EXPENSE BENEFIT

Benefit Maximum:	\$25,000
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TRIP CANCELLATION AND INTERRUPTION BENEFIT

Benefit Maximum:	\$1,000 per Policy Term
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Causes include (refer to the policy for details):

- Sickness, injury, or death of insured (or immediate family member) within 30 days of travel dates
- Weather or natural disasters
- Problems at your primary residence such as flooding, damage, etc.

TRIP DELAY

Benefit Maximum:	\$1,000
Time Period:	6 hours

Causes include:

- carrier delay;
- lost or stolen passport, travel documents or money;
- Natural Disaster;
- Injury or Sickness of the Covered Person or a traveling companion;
- the Covered Person being delayed by a traffic accident while en route to a departure;
- hijacking;
- unpublished or unannounced strike;



- civil disorder or commotion;
- riot;
- inclement weather which prohibits Common Carrier departure;
- Common Carrier strike or other job action;
- equipment failure of a Common Carrier; or
- the loss of the Covered Person's and/or traveling companion's travel documents, tickets or money due to theft.

Covered Person must provide proof of the Travel Delay such as a letter from the airline, cruise line, or tour operator/newspaper clipping/weather report/police report or the like and proof of the expenses claimed as a result of Trip Delay.

QUARANTINE BENEFIT

Benefit Maximum: \$1,000 per Policy Term

Causes include:

- Quarantine for H1N1 Influenza/any contagious disease that prevents traveling.
- Symptoms of the disease causing the Quarantine must first be manifested after the start of the Trip and the Quarantine must cause an interruption or delay in the Covered Person's Trip for which suitable accommodations are not otherwise available.

"Quarantine" means the Covered Person is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to the Covered having, a contagious disease, infection, or contamination while the Covered Person is traveling outside of their Home Country. (Note, test results may be submitted from a laboratory, but home test kits results are not covered) Also, please notify your ARM Account Executive if there is an event with more than 100 covered persons.

WAR RISK

War risk coverage is not available in the United States, the Covered Person's Home Country, the Covered Person's Country of Permanent Assignment, Specific Countries to include Afghanistan, Iran, Libya, Russia and Ukraine. Coverage can be obtained to these Specific with up-front notification and additional premium paid. To request War Risk coverage while traveling to the Specific Countries, please contact Adventist Risk Management at least two weeks prior to the trip date.

OFAC

Any payments under the policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information you may consult the OFAC internet website at <http://www.treas.gov/offices/enforcement/ofac/>

For additional information please visit <http://www.treas.gov/offices/enforcement/ofac/faq/answer.shtml#9>



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Underwritten by: ACE American Insurance Company.

STT rates effective: 1/1/2023 to 12/31/20231

v. 2023-01-01