

SHORT TERM TRAVEL – POLICY SUMMARY AIU #9017429

This coverage is for anyone on official business of and/or sponsored travel by the Seventh-day Adventist Church. It covers travel worldwide and includes coverage for limited vacation travel when combined with a business or sponsored activity. THIS POLICY DOES NOT PROVIDE BENEFITS FOR LOSS OCCURRING WITHIN THE INSURED PERSONS COUNTRY OF RESIDENCE FOR WHICH BENEFITS ARE PAYABLE UNDER ANY PRIVATE, STATE OR GOVERNMENT INSURANCE PLAN.

NOTE: This policy is for travel coverage and is not meant to insure high risk, physical hazards such as: construction work, organized competitive sports, mountain climbing, hang gliding, etc. **For adequate construction coverage, please request our Volunteer Labor policy to be added to this package.**

ACCIDENTAL DEATH & DISMEMBERMENT: **PLAN A LIMIT \$5,000** **PLAN B LIMIT - \$10,000**
This pays compensation for death, dismemberment, and loss of sight, speech, hearing and severance or loss of use of any limb occurring within 180 days of the accident.

ASSISTANCE SERVICE:

The company will provide assistance to the eligible person to obtain the following services: 1) Medical Assistance, 2) Medical Evacuation, 3) Repatriation, 4) Legal Assistance and 5) Lost Luggage & Passport.

BASIC MEDICAL: **PLAN A LIMIT \$140,000*** **PLAN B LIMIT - \$280,000***
The following expenses will be paid if incurred as a result of accident or illness:

1. Hospital Charges
2. Charges made for diagnosis, treatment and surgery by a physician
3. Anesthetic charges
4. Medications, prescriptions, x-rays and lab tests and services
5. Physiotherapy (if recommended by physician)
6. Hotel expenses if hospital room is unavailable
7. Ambulance service charges
8. Additional expenses incurred for medical care during travel and for additional airfare charges for changes in schedule or original return ticket.

NOTE: This coverage excludes pre-existing medical illness or conditions.

PERSONAL EFFECTS/BAGGAGE: **\$1,500*** **\$3,000***
This covers loss or damage to baggage and personal effects. Money, securities and travel documents are limited to \$250.

NOTE: A police report is required for loss caused by theft.

EMERGENCY EVACUATION / REPATRIATION: **PLAN A LIMIT \$25,000/\$10,000** **PLAN B LIMIT \$25,000/\$10,000**

Evacuation – Covers expenses, up to limit stated above, of transporting the insured to the nearest acceptable hospital at the recommendation of a physician and for the cost of transporting the insured to this county/place of residence for further treatment of recovery.

Repatriation – Covers expenses, up to limit stated above, of transporting the deceased to his/her place of residence and miscellaneous funeral expenses.

TRIP CANCELLATION: **PLAN A LIMIT \$800** **PLAN B LIMIT - \$800**

This coverage pays for expenses caused by a cancellation in the insured's trip if caused by death, illness or accidental bodily injury (which occurs after this coverage is in place) to the insured or any immediate family member. Extra limits are available for an additional premium.

***A deductible of \$15 per person/occurrence will apply on all Medical Expenses and \$25 on all Personal Effects/Baggage Losses.**

PLAN A Rates		PLAN B Rates		Ages 80-84**
Travel Excluding USA/CANADA		Travel Including USA/CANADA		Plans A & B
1 to 7 days (1 week)	\$5.40	1 to 7 days (1 week)	\$19.05	Add \$.80/per day
1 to 14 days (2 weeks)	\$7.65	1 to 14 days (2 weeks)	\$31.25	Add \$.80/per day
1 to 21 days (3 weeks)	\$9.20	1 to 21 days (3 weeks)	\$37.95	Add \$.80/per day
22 to 180 days (.26 x (# of days - 21) + 9.20***)		22 to 180 days (.98 x # of days - 21) + 37.95***)		Add \$.80/per day

** Coverage is not available for those age 85 and above. Ages 80-84 please add an additional \$.80/per day to your base rate.

For example: If traveling for 6 days using Plan A, amount due is \$10.20 (\$5.40 + (6*\$.80))

***TWENTY TWO (22) PLUS DAYS ARE CALCULATED BASED ON .26 [PLAN A] OR .98 [PLAN B] PER DAY PLUS THE BASE RATE FOR TWENTY ONE (21) DAYS.

CALCULATION – PLAN A – COST FOR 30 DAYS: (.26 X (9 DAYS OVER 21))+ 9.20= COST \$11.54
PLAN B – COST FOR 30 DAYS: (.98 X (9 DAYS OVER 21))+ 37.95= COST \$46.77

ADDITIONAL TRIP CANCELLATION

\$ 500 limit \$26.15 \$1,000 limit \$52.15 \$1,400 limit \$72.90