



# Volunteer Labor Summary

**Policy #SGR 9019830**

**Insurance Carrier: American International Group Life Insurance Co.**

**Plan Summary for the General Conference of Seventh-day Adventists, Adventist Risk Management, Inc.**

**Eligibility**

All persons performing voluntary labor and services for a named member institution of the Policyholder as shown in the Policy, provided such labor has been duly authorized by the Local Pastor, a Denominational Conference employed individual, the head Elder at the local church, recognized official or administrator of the insured institution. This will include traveling to and from such activity.

Class descriptions for Volunteer Labor Coverage

- I All North American Volunteers of the Policyholder ages 16 to 65.
- II All North American Volunteers of the Policyholder ages 66 to 70.
- III All North American Volunteers of the Policyholder under age 16 and over 70.

**Benefit**

Accidental Death & Dismemberment:

Class I Participants \$50,000 limit  
 Class II Participants \$25,000 limit  
 Class III Participants \$10,000 limit  
 (The accidental death & dismemberment benefit provides a percentage of the principal sum if the following happens)

**Rates:**

- A. Conference Members \$ .33 per person, per year
- B. Union Members \$ .33 per person, per year
- C. Hospital Volunteers \$ .31 per person, per year
- D. Institutional Volunteers \$52.50 per year; 1-49 Volunteers \$107.10 per year; 50 or more Volunteers
- E. College Volunteers \$ .33 per person, per year
- F. Volunteer Laborers \$1.87 per person, per day; without travel coverage

4c.

<u>Class</u>	<u>Benefit:</u>			
	Accidental Death Principal Sum	Accidental Dismemberment Principal Sum	Accident Medical Expense - Excess	Weekly Accident Indemnity
I	\$50,000.	\$50,000.	\$50,000.	66 2/3% to max of \$375
II	\$25,000.	\$25,000.	\$25,000.	66 2/3% to max of \$375
III	\$10,000.	\$10,000.	\$10,000.	66 2/3% to max of \$375

WAI: Classes I – III: 14 day elimination period; 52 week max duration

*\*(For full details of the covered expenses refer to the master policy)*

**\*\*** (This amount is excess. It is paid only after all primary insurance coverage the participant is eligible for is exhausted & for disability.)

**EXCLUSIONS:**

This Policy does not cover any loss, fatal or non-fatal, incurred for or resulting from the following:

- Suicide or any attempt thereat by the Insured Person, while sane or self destruction or any attempt thereat by the Insured Person while insane; or
- Infections except pyogenic infections caused wholly by a covered injury; or
- War or any act of war, or accident occurring while the Insured Person is in the military, naval or air service of any country (any premium paid to the Company for any period not covered by the Policy while the Insured Person is in such service will be returned pro rata); or

- Accident occurring while the Insured Person is operating, or learning to operate, or performing duties as a member of the crew of any aircraft; or
- Dental treatment, except as a result of injury to sound natural teeth with the limitations shown in the Master Application; or
- Replacement of eyeglasses or eye examinations for the correction of vision or fitting of glasses unless injury causes impairment of sight; or
- Injury for which the Insured Person is entitled to benefits under any Worker's Compensation Act or Law or any similar legislation; or
- Participating in team sports or other athletic activities;
- Hernia of any kind;
- The Insured's being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

**Claims**

Written notice of a claim must be given to the Company within 20 days after the occurrence or loss covered by the Policy, or when reasonably possible. The Company will then issue claims forms to the claimant. If claims forms are not furnished within 15 days after notice by the claimant the claimant shall be deemed as having complied with the requirements of the Policy as to proof of loss.

This summary does not replace the provisions stated in the Master Policy. Any discrepancy between the provisions stated in this summary and those of the Master Policy the provisions in the Master Policy will govern.