

MISCELLANEOUS ACCIDENT - POLICY SUMMARY

Who is eligible? Persons participating in church or organization sponsored and supervised group activities or Task Force Missionary on assignment.

Benefits

1. Accidental Death & Dismemberment
 - a. Accidental Death: \$10,000 or \$50,000
 - b. Dismemberment: \$10,000 or \$50,000
2. Accident & Sickness Medical Expenses
 - a. Accident \$25,000
 - b. Sickness: \$10,000 or \$25,000

When a covered injury results, the Company will pay the first \$100 if injury results in incurring expenses. Additional expenses will be paid when they are in excess of any other plan providing medical expenses.

Exclusions

1. Pre-existing Conditions, defined as any injury or illness which was contracted or which manifested itself, or for which treatment or medication was prescribed prior to the effective date of this insurance.
2. Injury sustained while participating in professional athletics.
3. Sickness resulting from pregnancy, childbirth, or miscarriage.
4. Routine physical examinations.
5. For any mental and nervous disorders or rest cures..
6. For specific named hazards: motorcycle driving, mountain climbing, sky diving, professional and piloting an aircraft.

See Master Policy for a total list of exclusions.



Insurance for Individual and Group Activities

FOR USE BY THE OFFICE OF VOLUNTEER MINISTRIES

Task Force/1-year Missionary Policy Summary

Miscellaneous Accident Policy

If you are a Task Force/1-year Missionary

Short Term Travel Policy

If you are traveling away from your home country

Volunteer Labor Coverage

If you are performing volunteer labor or limited construction services

For additional forms, visit www.adventistrisk.org/downloads/personalriskforms.html

Adventist Risk Management Inc.
ATTN: Field Services
3982 Memorial Drive
P.O. Box 1147
Decatur, GA 30031
404-299-1832 x772
404-501-9771 (fax)

Adventist Risk Management Inc.
ATTN: Field Services
12501 Old Columbia Pike
Silver Spring, MD 20904
301-680-6839
301-680-6840 (fax)

Adventist Risk Management Inc.
ATTN: Field Services
P.O. Box 8007
Riverside, CA 9251
951-353-6837
951-353-6848 (fax)

GENCON
Insurance Services, Inc.
Underwritten by AIU

SHORT TERM TRAVEL – POLICY SUMMARY*

Who is eligible for coverage? 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 coverage is provided for individuals outside of their home country. 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.

Accidental Death and Dismemberment

PLAN A Limit \$5,000 PLAN A ENHANCED Limit \$100,000

PLAN B Limit \$100,000 PLAN B ENHANCED Limit \$100,000

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 A Enhanced Limit \$500,000

PLAN B Limit \$280,000* PLAN B Enhanced Limit \$500,000

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 test 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

PLAN A Limit \$1,500* PLAN A Enhanced Limit \$3,000

PLAN B Limit \$3,000* PLAN B Enhanced Limit \$3,000

This covers loss of 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 PLAN A Enhanced Limit \$50,000

PLAN B Limit \$10,000 PLAN A Enhanced Limit \$25,000

It pays for the expenses 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. This also covers transportation of the deceased to place of residence and miscellaneous funeral expenses.

Trip Cancellation

\$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.

War Risk

War Risk coverage is not included automatically with this policy, but can be added for an additional premium when requested at least two weeks prior to the trip date. Premium for War Risk will be provided upon request.

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 is a summary of coverage only. For exact details, please refer to the Master Policy on file with the Policyholder. If there is a conflict between the provisions of this summary and those of the Master Policy, the provisions of the Master Policy will govern at all times.

VOLUNTEER LABOR – POLICY SUMMARY*

Who is eligible? 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.

Class	Accidental Death & Dismemberment	Descriptions for Coverage
Class I	Participants \$50,000 limit	All approved volunteers age 16 to 65
Class II	Participants \$25,000 limit	All approved volunteers age 66 to 70
Class III	Participants \$10,000 limit	All approved volunteers under age 16 and over age 70

The accidental death & dismemberment benefit pays a percentage of the principal sum for loss due to an accident or dismemberment as described in the policy.

Medical Expense Benefit

If an injury occurs as the result of accident requiring the services of a legally qualified physician, surgeon or other health care professional along with hospital confinement, ambulance services, use of operating room, anesthetic and/or other approved equipment and services, the company will pay the expenses actually incurred after satisfaction of deductible, (if any is stated in the master policy).

The Weekly Accident Indemnity is: The lesser of \$375 per week or 66 2/3 of weekly earnings*

The Maximum Medical Benefit is: \$35,000.00

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

Exclusions

Suicide or attempted suicide, taking part in a felony, War (declared or undeclared), bacterial infection not caused by an accidental, cut, wound, food poisoning, illness, disease or bodily infirmity. See Master Policy for a total list of exclusions.