



SHORT TERM TRAVEL

Summary

UNDERWRITTEN BY:
Chubb Insurance Company

v. 2020-01-01



Adventist Risk Management, Inc.



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. Each year thousands of volunteers and employees travel from their home country to forward the mission of the church. Should these volunteers and employees 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.

- Accidental Death & Dismemberment
- Medical Expense Benefits
- Personal Effects/Baggage
- Emergency Medical Evacuation and Repatriation Benefit
- Emergency Reunion Benefit
- Chaperon Country Emergency Benefit
- Home Country Extensions Benefit
- Home Country Emergency benefit
- Trip Cancellation and Interruption benefit

TO PURCHASE

Short Term Travel insurance can be purchased at any time through our website at adventistrisk.org. The pricing is based on the level of coverage required and number of days requested at very low rates. You can purchase coverage for yourself, your family, or a whole group depending on your need.

CLASSES OF ELIGIBLE PERSONS:

A person may be insured only under one Class of Eligible Persons even though he or she may be eligible under more than one class. Also, a person may not be insured as a Dependent and an Insured at the same time.

CLASS 1

All approved volunteers, employees and retirees whose names are on file with the Participating Organization while traveling worldwide except to destinations in the Continental United States and Canada.

CLASS 2

All approved volunteers, employees and retirees (not Class 1) whose names are on file with the Participating Organization while traveling worldwide.

*Dependents of Class(es) 1, 2 Insureds are eligible to purchase Coverage under this Policy.

BENEFITS:

- Medical Expense Benefits
- Emergency Medical Benefits
- Emergency Medical Evacuation Benefit
- Repatriation of Remains Benefit



ADDITIONAL BENEFITS

- Chaperone Replacement Benefit
- Emergency Reunion Benefit
- Home Country Emergency Benefit
- Home Country Extension Benefit
- Hospital Confinement Benefit
- Personal Property Benefit
- Security Evacuation Expense Benefit
- Trip Cancellation and Interruption Benefit
- Accidental Death & Dismemberment Benefits
- Coma Benefit

MEDICAL EXPENSE BENEFITS

TOTAL MAXIMUM FOR ALL ACCIDENT OR SICKNESS EXPENSE BENEFITS:

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

*Dependents of Class(es) 1, 2, can purchase policies at the same limits.

SCHEDULE OF BENEFITS

LIMITATIONS AND EXCLUSIONS MAY APPLY

Maximum for Dental Treatment (Alleviation of Pain)	\$500
Emergency Medical	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 Co-insurance	100% of the Usual and Customary
Outpatient Co-insurance	100% of the Usual and Customary
Deductible	\$0 per Covered Accident or Sickness
Co-insurance Rate	100% of the Usual and Customary Charges
Incurral Period	30 days after the date of Covered Accident or Sickness
<i>(the Incurral Period is the time after the loss within which the insured must seek treatment)</i>	
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



CHAPERONE REPLACEMENT BENEFIT

Benefit Maximum: \$5,000

EMERGENCY MEDICAL BENEFITS

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

PERSONAL PROPERTY BENEFIT

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

*Paid based on depreciation standard

SECURITY EVACUATION EXPENSE BENEFIT

Benefit Maximum: \$5,000



TRIP CANCELLATION AND INTERRUPTION BENEFIT

Benefit Maximum: \$1,000 per Policy Term

Causes include (refer to the policy for details):

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

ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS

Principal Sum:

Class 1	\$10,000 or \$100,000 for enhanced plan election
Class 2	\$25,000 or \$100,000 for enhanced plan election

*Dependents of Class(es) 1, 2, can purchase policies at the same limits.

Time Period for Loss: 365 from the date of a Covered Accident

This Description of Coverage is a brief description of the important features of the insurance plan. Other benefits may apply.

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, Iraq, Israel (West bank and Gaza), Pakistan, Democratic Republic of Congo, Libya, Nigeria, Somalia, Sudan, Syria, Yemen. To request War Risk coverage while traveling to the Specific Countries, please contact Adventist Risk Management's 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 <https://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>.

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Underwritten by: CHUBB Insurance Company.
STT rates effective: 01/01/2020 to 31/12/2020