



Personal Effects Baggage

SUMMARY OF COVERAGE

Policy Number: PR102193-09

Policy Term: January 1, 2025–December 31, 2025

Insurer: GENCON Insurance Company of Vermont
159 Bank St, Burlington Vermont, 05401

Administrator: Adventist Risk Management,® Inc.
12501 Old Columbia Pike, Silver Spring MD 20904



Personal Effects Baggage (PEB) Summary of Coverage

Personal Effects Baggage Insurance offers to protect your personal belongings and luggage while you travel on business. It typically provides reimbursement for lost, stolen, or damaged items such as clothing, electronics, jewelry, and other personal effects.

This insurance product is available to all employees approved by participating organizations of the Seventh-day Adventist® Church.



When Are You Covered?

Unless otherwise stated in the policy, coverage is only available for business travel or while engaged in business activities on behalf of participating organizations away from place of permanent residence.

Coverage extends to spouse and unmarried, dependent children of the covered individuals when traveling with the employee.

Here are examples of loss, stolen, or damaged items that are reimbursed under the Personal Effects Baggage policy when you are on a business trip:

- Pastor's luggage gets lost through airport security.
- Your passport and visa are stolen.
- While getting out of a car, your phone falls and the screen is damaged.

Where Are You Covered?

Your property is covered worldwide, except for territories prohibited by the U.S. Department of State or where this policy would be in violation of U.S. economic or trade sanctions.

Some Properties Excluded:

- Bicycles or other conveyances or its equipment; motor vehicle or its equipment
- Securities or documents (other than travel tickets, birth certificates, government-issued identification cards, visas, passports, or drivers licenses)
- Travelers Checks
- Animals
- Household furnishings
- Medical instruments/medical devices/prescription items
- Property for sale or exhibition, unless provided by the policy
- Property specifically or otherwise insured
- Contraband or illegal items
- Any loss or damage resulting from the activity of fungi, wet or dry rot, or bacteria.

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Exclusions:

- While on the premises of the residence or domicile of the covered individual (except for General Conference-approved classes of volunteer workers such as student missionaries and individuals on furlough)
- While in storage except while on route during travel
- While in the custody of students
- When caused by theft or pilferage to property while left unattended and unsecured in an automobile
- When caused by wear, tear, breakage, marring, or scratching
- When caused by radio activity (nuclear fuels or weapons whether in time of peace or war)
- Confiscation or destruction under quarantine, customs regulations, or any government/public authority
- When caused by short circuit or other electrical disturbance of any kind
- Result of consequential loss

Limit:

- U.S. \$1,000; \$2,000; \$3,000; \$4,000; or \$5,000 per occurrence is available as selected by the employer and scheduled with the Company.

Sub-limits:

- Tools or medical kits lost or damaged in any one occurrence shall be limited to 35% of the selected limit.
- Loss or damage caused by war or warlike action shall be limited to 25% of the selected limit.
- The indemnity for loss or damage to property specially or otherwise insured shall be limited to the amount not covered by other insurance within the scheduled limit.
- The amount of payable loss for money or securities in any one occurrence shall be limited as follows:
 - o \$200 for selected insurance limit of \$1,000
 - o \$300 for selected insurance limit of \$2,000
 - o \$400 for selected insurance limit of \$3,000
 - o \$500 for selected insurance limit of \$4,000
 - o \$600 for selected insurance limit of \$5,000

Annual Premium:

Limit	PY 2025
\$1,000	\$31.62
\$2,000	\$42.70
\$3,000	\$52.20
\$4,000	\$58.91
\$5,000	\$66.96

Definitions:

- The Insured is an employee for whom an application for coverage has been made and premium has been paid. The Insured is the employee and his/her spouse and dependent child to age 23 traveling with the employee.
- The Company: Adventist Risk Management,® Inc.

Personal Effects Baggage (PEB) Summary of Coverage

Claims:

Upon knowledge of a loss, fill out the claim form related to your type of loss and email it to claims@adventistrisk.org.

This Company will indemnify the covered individual for the smaller of the cost to repair or replace the property with material of like kind and quality, or the actual cash value (after proper deduction for depreciation) of the property at the time the loss or damage occurs. However, the depreciation for mobile phones shall be determined in accordance with Company's best practices and industry standards.

Notice and Proof of Loss:

Required within 90 days of loss as a written statement to the Company

In case of loss by burglary, robbery, theft or larceny, the "insured" should notify the police or other official authorities having jurisdiction and in case of theft of a credit card or fund transfer card, notify the credit card or fund transfer card company. The "insured" must also protect the remaining property from further damage, prepare an inventory of damaged personal property showing the quantity, description, actual cash value and amount of loss, attach all bills, receipts and related documents that justify the figures in the inventory.

This policy does not cover a property that is insured with another carrier. In such case, the company will serve for the excess value beyond the amount of other insurances.

The covered individual shall file with the company proof of loss within (90) ninety days from date of the date of loss.

To file a claim, fill out the claim form related to your type of loss and email it to claims@adventistrisk.org.

FOR INFORMATION REGARDING THE ABOVE, please contact Adventist Risk Management,® Inc. at:
(+1) 301-453-7400 Option #1, 12501 Old Columbia Pike, Silver Spring, MD 20904 USA, or
email armprotect@adventistrisk.org.

This summary has been prepared for the convenience of the Insured and is not an exact and binding analysis of the coverages. Even though care has been taken in preparing this summary, in the event there is a discrepancy, the original policies will prevail as the sole binding documents. This document is based upon general limits, deductibles, terms and conditions shown on the policy, and may vary from the actual policy.

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