

# Excess Short Term Property Coverage

Personal Property coverage up to \$2,500 is provided under the Volunteer Missionary Travel Insurance® Program. Additional coverage is available for equipment accompanying you on your short term trip. **This coverage must be coupled with the purchase of the Volunteer Missionary Travel Insurance®.** It protects against risks of physical loss or damage, subject to the policy limits, exclusions, and limitations. Coverage is provided on a Replacement Cost basis subject to deductible and includes the following perils: Fire, Theft, Windstorm, Flood, Earthquake, and War. Common Exclusions include, but are not limited to, Wear & Tear, Mechanical Breakdown, Routine Maintenance & Recalibration. Coverage is limited to losses occurring overseas and accompanying you to or from overseas. Equipment shipped separately is not covered under this plan. Please contact our office if such coverage is desired.

To secure coverage, please complete the information below. Coverage is not in force until application has received underwriting approval, premium is paid and written confirmation received. **Receipt of completed application authorizes GCIIS to bind coverage on your behalf. Cancellation requests must be received in writing prior to date of departure.**

Name		
Address		
City	State	Zip
Email	Phone	
Sponsoring Organization/Group		Destination City & Country
Effective Date	End Date	Volunteer Missionary Travel Enrollment ID Number

Deductible	<b>\$100</b> _____	Rate: \$2.20/\$100 Value
	<b>\$250</b> _____	Rate: \$2.00/\$100 Value
	<b>\$500</b> _____	Rate: \$1.80/\$100 Value
	<b>\$1,000</b> _____	Rate: \$1.60/\$100 Value

Description	Value	Premium
Totals:	\$ _____	\$ _____

Approved or Declined by GCIIS Staff \_\_\_\_\_ Date: \_\_\_\_\_  
 Confirmation Number (assigned by GCIIS) \_\_\_\_\_

**Mail or Fax to:**

P.O. Box 2860  
 Greenville, SC 29602  
 P: 803.758.1400 | 800.922.8438 | F: 803.252.1988  
 Email: [gallaghercharitable@ajg.com](mailto:gallaghercharitable@ajg.com)  
[travelwithgallagher.com](http://travelwithgallagher.com)

**International Helpers (Guernsey) Trust**  
Participation Agreement Applicable to Volunteer Travel

**THIS AGREEMENT** made and entered into as of the \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ by and between **ARTEX RISK SOLUTIONS (GUERNSEY) LIMITED** and \_\_\_\_\_ (Name of Participating Individual or Group).

**RECITALS**

- (A) **ARTEX RISK SOLUTIONS (GUERNSEY) LIMITED** has been appointed and is acting as the trustee under a Declaration of Trust titled the International Helpers (Guernsey) Trust (the "Declaration of Trust") and made by Artex Risk Solutions (Guernsey) Limited of Heritage Hall, Le Marchant Street, St Peter Port, Guernsey (hereinafter with any other trustee or trustees serving under the Declaration of Trust referred to as the "Trustee"). The purpose of the Declaration of Trust is to afford the benefit of certain services, including insurance benefits, to qualifying persons, members, customers or employees of certain organisations.
- (B) \_\_\_\_\_ (Insert Name of Participating Individual or Group) (hereinafter with any successor or successors thereto referred to as the "Participant") desires to afford to himself or qualifying beneficiaries insurance benefits of the sort available under the Declaration of Trust Sub Funds B, D, E, F & G – War Risk, International Property, Personal Accident & General Liability and Crisis Management Services of the sort available under the Declaration of Trust.

**NOW THEREFORE** in consideration of the mutual promises herein contained the Trustee and the Participant hereby agree as follows:

1. Subject to the approval of the insurance provider providing the insurance pursuant to which insurance benefits shall be provided (the "Insurance Policies") for the Participant, and the Service Provider entering into the Service Offering pursuant to which certain other services shall be provided to the Participant the Trustee agrees to permit the Participant to become a Participant under the Declaration of Trust.
2. The Participant agrees to be bound by:
  - 2.1 the provisions of the Declaration of Trust; and
  - 2.2 each and every provision of the Insurance Policies and the Service Offering (and all riders and amendments thereto).
3. The definitions contained in the Declaration of Trust shall apply in the construction and interpretation of this Participation Agreement.
4. In particular, but without prejudice to the generality of the foregoing, the Participant agrees promptly to furnish to the Trustee, the insurance provider and/or the Service Provider or, if requested by the Administrator under the Declaration of Trust to do so, to the Administrator all records and other information required by the insurance provider and/or the Service Provider to administer properly the Insurance Policies and/or the Service Offering and to permit the Trustee, the insurance provider, the Service Provider and/or the Administrator, whenever and as often as the Trustee, the insurance provider, the Service Provider or the Administrator may reasonably require, to inspect the records of the Participant bearing on the Insurance Policies and/or the Service Offering.
5. The Participant hereby appoints the Administrator (if any) acting under the Declaration of Trust to represent the Participant in all dealings with the Trustee having to do with the Trust Fund including by way of example and not of limitation of the foregoing such matters as instructions to the Trustee, the resignation or dismissal of the Trustee and the appointment of a successor, amendment of the Declaration of Trust, the fixing and adjustment of the Trustee's fee and all other matters pertaining to the construction of the Declaration of Trust, its effect and the administration of the Trust Fund.
6. In the event that the Participant shall withdraw as a Participant under the Declaration of Trust in accordance with the provisions thereof the Participant agrees that it shall relinquish any and all claims the Participant may have on the date on which such withdrawal becomes effective or which thereafter may accrue to any portion of the Trust Fund.
7. The Trustee shall make available at its principal place of business and during normal business hours upon reasonable notice to the Participant or any one or more of the qualifying persons, members, customers or employees of the Participant an executed duplicate of the Declaration of Trust and all amendments thereto which shall at the time be in force and effect.
8. The Participant shall pay when due the cost of all fees applicable to the Participant's qualifying persons, members, customers or employees to the Trustee or its nominee. Payment shall be at the risk of the Participant.
9. The Participant agrees and warrants that no solicitations have been made to it to enter into this Participation Agreement and that its participation under the terms of the Declaration of Trust, Insurance Policies and Service Offering is voluntary.

**IN WITNESS WHEREOF** on the day and year first above written the parties hereto have caused these presents to be executed by their respective officers duly authorised.

Accepted on Behalf of Trustee

ARTEX RISK SOLUTIONS (GUERNSEY) LIMITED

BY: \_\_\_\_\_

Accepted on Behalf of Participant

\_\_\_\_\_

BY: \_\_\_\_\_