

Provisions have been made for comprehensive travel assistance while traveling and serving overseas by calling Specialty Assist™ telephone numbers provided below.

ASSISTANCE SERVICE for MEDICAL & OTHER EMERGENCIES

SPECIALTY ASSIST™ can help the travelers get medical attention when someone suddenly becomes ill or is in an accident by:

- locating medical facilities, including physicians, hospitals, or dentists & verifying insurance coverage
- making arrangements with providers of medical care to avoid cash deposit, where possible, prior to obtaining treatment
- communicating with family members, personal physicians, and employers back home on the patient's condition
- assisting family or friends who are traveling with the patient
- dealing with non medical crises such as terrorism, strikes, natural disasters (see below)

EMERGENCY MEDICAL EVACUATION

Emergency Medical Evacuation will arrange proper medical care available from anywhere:

Medical Advisers are always on hand to consult with attending physicians to make sure patients are receiving the correct medical care. But, sometimes more sophisticated treatment is warranted - treatment which may require evacuation to better medical facilities.

If deemed medically necessary by Specialty Assist™ medical staff and the attending physician, arrangements will be made for land and air transportation, including passage on either a commercial or chartered air ambulance, with in-flight physicians, paramedics or nurses and in-flight equipment and supplies. All family arrangements and immigration and customs details will also be handled.

Approved travel expenses associated with these evacuations will be covered up to **\$100,000** under this program.

FAMILY COORDINATION & REPATRIATION

Certain expenses of coordinating the travel of family members traveling with an insured person needing evacuation are covered up to **\$25,000**.

Arrangements for repatriation of the remains of a deceased person will be made. The expense of this is included in the **\$25,000** amount above. (Note some countries forbid the shipping remains of the deceased.)

CRISIS MANAGEMENT (if you or your group have included this benefit)

Should your call to Specialty Assist™ involve a non-medical threat to your security, Specialty Assist™ will notify and transfer your call to red24, a security service to assist persons in crises of this nature. If necessary, one of their local persons will respond to your need and arranging evacuation of persons in danger where possible. This service is designed to provide effective security risk management support, together with an evacuation and repatriation program to assist in life-threatening security related crisis anywhere in the world. Most of the costs of Response & Evacuation expenses are included in the \$100,000 above (Please note: travel to & from or residence in certain countries is excluded from guaranteed response and response & evacuation costs due to conditions preventing security intervention.) Pre-trip security and kidnap prevention information and advice is also available to participants of International Helpers (Guernsey) Trust via www.internationalhelpers.co.gg.

LEGAL ASSISTANCE

Legal Assistance provides a ready resource for travelers helping to find English-speaking attorneys for persons in danger of being arrested as the result of any non-criminal action, or needing to replace lost or stolen documents, such as passports, or personal items, such as luggage. Always contact Specialty Assist™ to alert them of your emergency. **TO USE THIS SERVICE, IDENTIFY THAT YOU ARE UNDER ID No. 7423. Please have your ENROLLMENT # available as well.** This will help with the coverage verification process. Following are the telephone numbers to use for medical evacuation, crisis management and other assistance services:

<p>SPECIALTY ASSIST™ Call London, England: 24 Hour Service Telephone: +44 (0)207 902 7149 Facsimile: +44 (0)207 928 4748 E-mail: operations@specialty-assist.com The zero in parenthesis (0) in the telephone number is not used when dialing from outside England; however, if you have difficulty reaching this number, try dialing with the zero (0) included.</p>
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Please contact Gallagher Charitable International Insurance Services for benefit information, claim forms or assistance with filing a claim. E-mail: aaiclaims@ajg.com



Gallagher Charitable International Insurance Services

Volunteer Missionary Travel Insurance[®]

Benefit	Limit	Comments
Accidental Death & Dismemberment	\$100,000	Reduced to \$10,000 for those 12 & under or 70 & over
Medical Expenses <i>\$100 deductible</i>	\$10,000	Primary coverage; \$2,500 of this limit is available to pay US providers; no pre-existing condition exclusion
Disability Income Benefit (no benefit if under age 12 or 70 & over)	\$1,000 / mo. \$500 / mo. \$250 / mo.	First 100 Months – Accident Months 101-200 – Accident 50 Months – Sickness (after 3 month waiting period)
Aggregate Limit	\$20,000,000	Provides the full \$100,000 AD&D benefit for up to 200 persons in a common accident
Assistance Service	Included	Available 24/7/365 for assistance with worldwide medical emergencies; provided by SAS
Crisis Management Service	Included	Available 24/7/365 for assistance with worldwide non-medical emergencies; provided by red24
Emergency Evacuation	\$100,000	Coordinated by SAS; will bring insured back to USA; no pre-existing condition exclusions
Family Coordination & Repatriation of Mortal Remains	\$25,000	Combined limit for both benefits and includes a sublimit of \$2,500 for extra expenses incurred during an approved Evacuation situation.
Personal Property <i>\$100 deductible</i>	\$2,500	Replacement cost coverage; includes checked baggage; “door to door” coverage. Additional limits are available upon request.
General Liability	\$1,000,000	Worldwide jurisdiction; covers volunteer and sending organization; includes coverage for injury to a volunteer
Rate	\$3.30 per person per day	

This brief summary is not an insurance policy; rather, it outlines some of the features of this coverage. For specific details, please consult the Master Policy. This is not a major medical policy. Major Medical Coverage is available for individuals and groups on Short-Term and Long-Term Volunteer missionary assignments. If this is a need specific to your group, please contact us for details.

To secure coverage, complete the form entitled Enrollment, Volunteer Missionary Insurance and return this along with your check for the premium made payable to: Gallagher Charitable International Insurance Services. In computing the number of days, count the departure day as well as the day of return. If coverage is being secured for a group, the group would be responsible for requiring all Volunteers to carry this insurance. In the event the entire group is not traveling on the same dates, please attach a separate sheet grouping the Volunteers by the dates they are traveling.

Volunteer Missionary Travel Insurance®

Enrollment

Please make photocopies of this form for use on future mission trips.

Check One:

Group Leader Travel Agent Individual

Please Print

Name:			
Signature:		Date:	
Address:			
City:		State:	Zip:
Phone:	Fax:	E-Mail:	
Sponsoring Organization or Other Group:		Federal Tax ID #:	
Job or Project Number (assigned by sponsoring organization):			
Master Policy Number: PUSNA0800947 – SAS # 7423 Full w/Crisis Mgt & Liability			
Destination:	City:	Country:	
Expected Date of Departure from Home:			
Expected Date of Arrival Back Home:			

Please note this is not a major medical policy. Major Medical Coverage is available for individuals and groups on short-term and long-term volunteer missionary assignments. If this is a need specific to your group, please contact us for details.

Premium Computation

Please indicate your payment method: [] Check [] Credit Card [] Other

Note: We reserve the right to apply a 3% handling fee to some transactions.

_____	X	_____	=	_____	X	3.30	=	_____
Number of Persons		Number of Days		Person/Days				Premium

Participants Traveling – if additional space is needed, please attach your list of team members. If different travel dates, please note so the proper premium can be calculated. Passport numbers are now required.

Name (Required)	Date of Birth (Required)	Passport Number	Beneficiary (or Estate of insured)
1.			
2.			
3.			
4.			

Note: The coverages & services are being provided by certain underwriters with Lloyds (of London). By requesting that our office enroll you or your group, you are agreeing to participate in a Trust designed to provide these insurance benefits & services. A copy of the Trust Participation Agreement will be provided upon request.

Mail or Fax to:



Gallagher Charitable
International Insurance Services

PO Box 5845 • Columbia, SC 29250-5845

Tel: (803) 758-1400 • 800-922-8438 • Fax: (803) 252-1988

E-mail: aai@ajg.com • Web: www.aaintl.com

For most of our existence since 1980, Medical Missionaries and Volunteer Medical Groups have asked Gallagher Charitable International Insurance Services to provide Medical Professional Liability for them while they are overseas. This is because their Medical Professional Liability insurance probably does not cover them while they are out of the US. Usually, the concern from medical personnel is not legal action from the locals to whom they minister and provide medical care; rather, it is from treating a fellow Westerner or team member on the field or in an airport. We have encountered roadblocks to being able to provide this coverage for them, including very high minimum premiums, limited coverage and lack of availability in many locations.

While we are not able to directly provide this coverage for them, we have located a reliable provider of this coverage for both short term and career medical missionaries and related medical personnel. Like the travel insurance program that we offer, the volunteer receives benefits by participating in a trust.

As a convenience to you, a link to the Trust's Web site has been established through our site: www.aaintl.com. They will need a User Name and Password to participate in the Trust; please call or email us for this information. They can also link to this site from our online Volunteer Travel enrollment form.

VOLUNTEER GROUPS & INDIVIDUALS

If eligible for participation in the Trust, coverage will be provided during short term projects outside the United States. *Individual* Physicians, Surgeons, Nurses and various Medical Technicians or *Groups* of these persons affiliated with non profit and charitable organizations may participate. The participation process is very simple and is accomplished via the International Helpers website.

	Daily Participation Fee per Volunteer
Classification 1	\$4.70
Classification 2	\$7.05
Classification 3	\$9.50

GROUPS & INDIVIDUALS PERMANENTLY STATIONED ABROAD

Individual Physicians, Surgeons, Nurses and various Medical Technicians or *Groups* of these persons stationed abroad for long periods may participate on an annual arrangement. Full-time volunteers that are on assignment longer than 6 months are subject to the below annual rate. Any volunteer that is on assignment under 6 months must use the above daily rates or call for special arrangements.

	Annual Participation Fee per Volunteer
Classification 1	\$750.00
Classification 2	\$1,250.00
Classification 3	\$1,890.00

CLASSIFICATIONS

- 1) Physician – no surgery, Chiropractor, Dentist, Registered Nurse, Nurse Practitioner, Pharmacist, Physician Assistant, physical therapy, Various Medical technicians – X-ray, CT, surgical, etc.
- 2) Physician – minor surgery, Podiatry, Emergency Medicine, Oral Surgeon, Nurse Anesthetist, Radiation Therapist.
- 3) Specialists providing surgical procedures, highly skilled search and rescue, Physician – major surgery, Ophthalmology, Urology, Cardiac Surgery, Otolaryngology, General Surgery, Anesthesiology, Obstetrics-Gynecology, Plastic Surgery, Thoracic Surgery, Vascular Surgery, Orthopedic Surgery, Neurosurgery, and all others.

ALTHOUGH GALLAGHER CHARITABLE IS WILLING TO ASSIST YOU IN UNDERSTANDING THIS PROGRAM, WE ARE NOT SOLICITING YOUR PARTICIPATION IN THE INTERNATIONAL HELPERS TRUST. THIS TRUST IS LOCATED IN GUERNSEY. IT IS NOT AUTHORIZED TO SOLICIT BUSINESS IN THE UNITED STATES AND IS NOT SUBJECT TO REGULATION WITHIN THE UNITED STATES. THE COVERAGE PROVIDED BY THE TRUST IS ONLY APPLICABLE WHILE YOU ARE OUTSIDE THE TERRITORIAL BOUNDARIES OF THE UNITED STATES. TO PARTICIPATE IN THIS TRUST, IT IS NECESSARY FOR YOU TO CONTACT THE TRUST.