

## **A&AI/AJG - International Volunteer Travel Insurance Program**

We are pleased to announce the availability of the Adams & Associates International / Arthur J. Gallagher Risk Management Services (A&AI/AJG) International Volunteer Travel Insurance Program.

Since 1980, Adams & Associates International has been involved in providing all lines of Insurance services for organizations serving others around the world. Many of the programs available originated out of the needs of those in the mission community who could not find adequate insurance coverage for their exposures overseas. A&AI constantly working with the major insurance companies to provide the products and services tailored to meet the needs of the mission sending organization.

This program is designed to cover individuals traveling overseas for a short period of time and compliment their current USA Medical Coverage. If a person DOES NOT have a USA medical plan in effect during their Overseas travels, it is strongly recommended that they contact A&AI to make other arrangements that may be better suited to their situation. A&AI also has coverage for those without USA medical insurance and for those that intend to be assigned outside the USA for an extended period of time.

If a group is traveling within the USA, information on programs for USA Mission related coverage are included on the web site as well.

For Most Participants, the Program provides:

Accidental Death & Dismemberment limit of: \$100,000  
(\$10,000. for those age 70 & above)

Disability - Accident: \$1,000. per month for 100 months  
(not available for those age 70 & above)

Disability - Sickness: \$250. per month for 50 months, after a 3 month waiting period  
(not available for those age 70 & above)

Medical Expense Limit of \$10,000.00 to cover incidental medical expenses incurred while overseas.

Medical Emergency Services & Evacuation Coverage with a limit of \$75,000. and a \$15,000.00 Family Coordination Coverage with \$7,500. for the repatriation of remains.

Property coverage is also included with a limit of \$2,500.00 per person.  
The cost is \$2.75 per person / per travel day.

### NOTE:

There are NO Pre-Existing Conditions exclusions for the Medical & Evacuation coverages. If you are sick or injured, you are covered (subject to the policy terms, conditions & limitations) regardless or recent past medical history.

All Evacuation situations are made by medical professionals..... not by Mission

Administrators, Insurance agents or Insurance underwriters.

If the situation dictates, the Assistance Service company can guarantee the medical funds and/or wire funds to local medical providers.

Medical Situations & personal property losses due to Terrorism & WAR are INCLUDED as covered perils. **There are NO Excluded Countries.**

Coverage is door-to-door, including the time starting & ending in the USA.

THERE are NO MINIMUM commitments, minimum or deposit premiums required on your part. This program is designed as a per use, or per diem coverage. The number of persons, times the total number of travel days, determines the premium due. (1 person x 1 day = \$2.75 due)

We have set up an electronic enrollment option via the Diocese of Palm Beach web site. Go to <http://www.diocesepb.org>. On the lower right hand side, under the heading "Resources" you will find the link titled "International Volunteer Travel Insurance Program." Select that link to obtain more information and to begin the electronic enrollment.

You will need to enter the USERNAME "**Palmbeach**" and the PASSWORD "**PBFL**". This will take you to the actual Enrollment. Once you complete the On-line Enrollment, you will have immediate Confirmation of Coverage. Once your Acknowledgement appears on the screen, you can print the Policy Identification Cards for this trip. Print two copies of the Confirmation, and mail one with your check. *Please be sure to indicate your ENROLLMENT ID NUMBER on your remittance.* You may also select payment to be made via check or credit card. There may be a 3% handling fee for services rendered.

Electronic enrollments also afford last minute enrolling with written confirmations of coverage, including an ID card with Emergency Services instructions. There is never a charge or surcharge for the A&AI "on-line" enrollment option.

A list of frequently asked questions and answers is enclosed. If you have additional questions, please feel free to Contact Adams and Associates International with your questions directly. Their contact information is as follows:

Phone: 800.922.8438 \* 803.758.1400 \* fax: 803.252.1988  
e-mail: [aai@aintl.com](mailto:aai@aintl.com) \* Website: [www.aintl.com](http://www.aintl.com)

We strongly encourage you to forward this coverage information all who travel as part of a school or parish activity. The cost is so low that we can't imagine why anyone would not want to protect themselves from a possible financial hardship for costs incurred when they become sick or injured away from home.