

Volunteer Travel Insurance

BENEFIT	LIMIT	COMMENTS	
Accidental Death & Dismemberment	\$100,000	Reduced to \$10,000 for those under age 12 or age 70 and over	
Medical Expenses \$100 deductible	\$10,000	Primary coverage; \$2,500 of this limit is available to pay U.S. or Canadian providers; no preexisting condition exclusion	
Disability Income Benefit (no benefit if under age 12 or 70 and over)	\$1,000/month \$500/month \$250/month	First 100 Months—Accident Months 101–200—Accident 50 Months—Sickness (after 3 month waiting period)	
Assistance Service	Included	Available 24/7/365 for assistance with worldwide medical emergencies; provided by Specialty Assist™	
Emergency Medical Evacuation	\$100,000	Coordinated by Specialty Assist [™] ; will bring insured back to USA; no preexisting condition exclusions	
Crisis Management Service*	Included	Available 24/7/365 for assistance with worldwide non-medical emergencies; provided by red24	
Security Evacuation*	\$100,000	Coordinated by red24; for evacuation due to crime, civil unrest, natural disasters, kidnap/hostage situations**	
Family Coordination and 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	
Personal Property \$100 deductible	\$2,500	"Door to door" replacement cost coverage includes checked baggage; higher limits available upon request.	
General Liability	\$1,000,000	Worldwide jurisdiction; includes coverage for injury to a volunteer; covers volunteer and sending organization	
RATE	\$3.30 per person per day		

*The cost of a security evacuation is only insured up to \$1,000 in countries and regions deemed Extreme Risk by red24, unless the volunteer is already in the country and insured by this plan when the country or region is elevated to Extreme Risk status. red24 cannot guarantee service in Extreme Risk areas. If you are traveling to an area that may be subject to this limitation, please contact us.

** While red24 will deploy a specialist or negotiator as needed, this benefit does not pay ransom amounts.

This brief summary is not an insurance policy; rather, it outlines some of the features of this coverage. For specific details, please contact our office or 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 international assignments. An Aggregate Limit of \$20,000,000 applies to the above benefits. This limit provides the full \$100,000 AD&D benefit for up to 200 persons in a common accident.

To secure coverage, complete the enrollment form and return along with your check 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 the entire group is not traveling on the same dates, please attach a separate sheet grouping the volunteers by their travel dates.



Arthur J. Gallagher & Co.

P.O. Box 5845 Columbia, SC 29250

P: 800.922.8438 F: 803.252.1988

gallaghercharitable@ajg.com www.TravelwithGallagher.com

Gallagher Charitable

VOLUNTEER TRAVEL INSURAN	CE	Adminis	tered by:			
Enrollment		G)	Arthur J. Gallagher & Co.			
Please make photocopies of this form for use on future mission trip	Check One:					
-	Group Leade	er 🗌 Travel Agent 🗌 I	ndividual			
Please Print						
Name:						
		_				
4.11						
	Stat		Zip:			
	Fax:					
Sponsoring Organization or Other Group: Federal Tax ID#:						
Master Policy Number: PUSNA1400947 – Specialty Assist # 7423 Full program w/ Crisis Mgt & Liability						
Destination City:		Destination Country:				
Expected Date of Departure from						
Expected Date of Arrival Back I						
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.						
		· ·	Check Credit Card Other			
Participation Computation			handling fee to some transactions.			
X	=		X 3.30 = Premium			
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 fee can be calculated. Passport numbers are now required.						
Name (Required)	Date of Birth (Required)	Passport Number	Beneficiary (or Estate of Insured)			
1.	(Required)		(of Estate of Insured)			
2.						
3.						
4.						
Note: The coverages & services as certain underwriters with Lloyds (that our office enroll you or your g participate in a Trust designed to p benefits and services. A copy of th Agreement will be provided upon	of London). By requesting group, you are agreeing to provide these insurance the Trust Participation	PO Box 5845 – Colum	International Insurance Services bia, SC 29250-5845 • Fax: 803-252-1988 able@ajg.com			

Instance of 23rd January, 2014 titled the International Hölpers (Gaensey) Trinst (the "Declaration of Trust") and made by Aon Sorvices (Gaensey) Limite Maisson Trinsty, Trinst Yang, St Peter Prof. (Jacensey) Limited or vitas eventy and ref the Declaration of Trust referred to as "Trustee"). The purpose of the Declaration of Trust is to afford the benefit of certain services, including insurance benefits to qualifying persons, member eutomores or employees to a fifted to himself or qualifying beneficiaries insurance benefits of the sort available under the Declaration of Trust Sub Fand 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. Sub Fand 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. Sub Fand D. E. F. & G – War Risk, International Property, Personal Accident & General Liability and Crisis Management Services of the sort available under the Declaration of the mutual promises herein contained the Trustee and the Participant level by appress of the International Hölper (Gaensey) Limited and the Participant and the Service Provider to Beservice Offering pursuant to which certain other services shall be provided to the Participant the Trustee agrees to permit the Participant on U to 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 Hersite, the insurance provider advide Service Provider to daminister property the Insurance Policies and/or 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 Thust eter in surance provider advide the Administrator and the advired to the Administrator and the Administrator and the inform								
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 D. E. F. & G — War Rick, 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: Subject to the approval of the insurance provider providing the insurance 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. The Participant agrees to be bound by:	(B)	(Insert	Name of Participating	Individual or Gr	roup) (hereinafter with any successor or successors thereto referred to			
 Subject to the approval of the insurance provider provider pursuant to which insurance benefits shall be provided (the "Insurance Policies") 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 of Trust, and The Participant agrees to be bound by: ach and every provision of the Insurance Policies and the Service Offering (and all riders and amendments thereto). The definitions contained in the Declaration of Trust shall apply in the construction and interpretation of this Participation Agreement. 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 Service Provider on (Trust shall apply in the construction and interpretation of the Service Offering and to permit the Trustee, the insurance provider and/or the Service Provider to a for the Service Offering and to permit the Trustee, the insurance provider to the Service Provider to administer property the Insurance Policies and/or the Service Offering and to permit the Trustee, the insurance provider, the Service Offering and to permit the Trustee, the insurance provider, the Service Offering and to permit the Trustee, the insurance provider, the Service Offering and to permit the Trustee, the insurance provider to the Service Offering and to permit the Trustee of having to do with the Trust Fund Including by way of example and not of Thust instance of Trust to do so, to the Administrator all neover the service Offering. The Participant hereby appoints the Administrator under the Declaration of Trust to represent the Participant in all dealings with the Trustee of having to do with the Trust Fund Including by way of example and not of Timutian of the foregoing such matters as instructions to the Trustee and the appoints the Administrato								
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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: AON Services (Guernsey) Limited By: Accepted on behalf of Participant:	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						
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D	Accep	ted on behalf of Participant:						
Ву:		By:						