



International Ministries

Summary of Volunteer Travel Insurance

One of the many ways that International Ministries supports volunteers is by offering insurance protection for **up to six months** during service outside of the United States and Puerto Rico. More information about longer term service and insurance is on the reverse side of this summary. This is a brief summary to give you an overall sense of what the insurance provides to you. If you have any questions or wish for more detailed information, feel free to contact the Volunteers in Global Mission team at 1-800-222-3872 ext 2366. We will try to answer your questions or refer you directly to the insurance company.

National Union Fire Insurance Company of Shawnee Mission, KS is the travel insurance company for International Ministries. The policy is called "A&H Ambassador (AH)". *For any emergencies or claims, please contact A&H Ambassador at 713-260-5592 internationally or 1-877-244-6871 in the US or Canada.* You may call A&H Ambassador collect, if necessary. These important contact numbers are also found on your insurance card.

When you receive your card, you will see many services listed on the page. These are services provided by AH that are NOT covered should you chose to use them. For instance, if you call AH to request emergency return travel arrangements, and there are any charges involved, the insurance does not cover that other than emergency medical evacuation, and you will be responsible for the payment.

This insurance policy is NOT a medical insurance policy. If you do not have medical insurance, or your medical insurance does not cover you outside of the United States, you are required to purchase supplemental insurance for the duration of your trip.

Additional group insurance is now available for purchase. You will receive the web link when you register your team. The negotiated premium rates for registered groups and individuals is based on deductible and maximum benefit and can be as low as \$0.93/day/person depending on the deductible you choose. Team members 80 years and over must fill out a different application, and the rates may be higher. This is a new program for us so if you have any questions regarding how it works, please feel free to call or email us! International Ministries does not handle the funds for this service, all registration, payments and claims will be through the provider.

Emergency Evacuation

AH will pay for covered emergency evacuation expenses if the insured person suffers an injury while outside a 100-mile radius of their home. **The evacuation must be recommended by a physician and organized by A&H Ambassador in order to be covered.** Evacuation will be to the nearest medical facility that can provide appropriate medical treatment. Following a covered medical evacuation, AH may pay for reasonable expenses to transport accompanying family members to the patient's location. The limit for this policy is \$100,000.

Medical Expenses

If person suffers injuries from an accident, the insurance will pay up to \$2,500 per person for treatment of injuries within 90 days of the date of the accident. This benefit is payable for incurred charges up to 52 weeks from the date of the accident. This benefit does not cover sickness, only accidents, and should not take the place of an internationally valid medical insurance policy. Volunteers are highly encouraged to ensure they have proper coverage. Volunteer should submit claims first to primary insurance carrier. Once primary has processed the claim,

anything not covered can be submitted to AIG for processing. Volunteer is responsible for obtaining receipts, preferably in English, for services and submitting all claims.

Accident Protection

If injury to the insured person results in death, the insurance company will pay 100% of the principal sum, which would be \$25,000.00. If injury to the insured person results in dismemberment and/or paralysis, the person is entitled to a certain percentage of the principal sum depending on the injury. This accident protection is in effect while the volunteer is serving at his/her destination. In addition, one also has 24-Hour Accident Protection while traveling to and from the destination of service in a civilian or military plane. This protection also extends to when one is traveling in an automobile while wearing a seatbelt. Please note that riding in the back of a pickup truck IS NOT COVERED.

Repatriation of Mortal Remains

If a person should suffer loss of life while serving as a volunteer outside a 100-mile radius of his/her home, AH will pay for expenses to return the body home. AH must make all the arrangements and authorize all expenses in advance. The limit for this policy is \$10,000.

Over Six Months Service

If you are going to serve longer than six months, you are eligible to extend this travel accident insurance for an additional six months at a reduced rate based on length and place of service. We will talk with you and the insurance agent so that you can decide what you will want to do after the first six months. After one year of service, the insurance company considers the volunteer a resident. It is very important for us to know when a volunteer is out of the country of service so that we can continue insurance with minimum disruption. Please know that insurance coverage is ONLY for periods of volunteer service, and does not cover the volunteer when on vacation.