

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 USA and Puerto Rico. This is a brief summary to give you an overall sense of what the insurance provides to you. If you have any questions, feel free to contact the Short-Term Mission team at 1-800-222-3872 ext 2245.

AIG of Shawnee Mission, KS is the travel accident insurance company for International Ministries. *For any emergencies or claims, please contact AIG at 715-346-0859 internationally or 1-877-244-6871 in the US or Canada.* You may call AIG collect if necessary. These important contact numbers are also found on your insurance card.

AIG also offers additional services that are NOT covered should you chose to use them. For instance, if you call AIG 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. See the second page for details.

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. International Ministries does not handle the funds for this service, and all registration, payments and claims will be through the provider.

Emergency Evacuation

AIG 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 AIG in order to be covered.*** Evacuation will be to the nearest medical facility that can provide appropriate medical treatment. Following a covered medical evacuation, AIG 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, AIG will pay for expenses to return the body home. AIG 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.

Assistance Services

AIG® offers a broad spectrum of customer service and account support solutions worldwide. Through our multiple Service Centers strategically located around the globe, we provide an array of services designed to help travelers cope with emergencies and simplify the travel experience.

Medical Assistance

From physician referrals to coordination of medical evacuations, we attend to medical needs anywhere in the world.

- Coordinate medical evacuations
- Give referrals for hospitals and providers
- Provide emergency prescription replacement
- Arrange special medical services when required (e.g., oxygen or wheelchair)

Travel Assistance

Help is just a phone call away. Our assistance coordinators will arrange all your travel affairs and are always connected to the latest travel information.

- Lost/stolen baggage assistance
- Lost passport/travel documents
- ATM locator
- Roadside assistance
- Emergency telephone interpretation
- Legal referrals/bail bond
- Embassy and consulate information

Concierge Services

Put your plans in our hands. Our concierges are available 24/7 to respond to virtually any request — large or small.

- Restaurant referrals and reservations
- Event ticketing
- Ground transportation coordination
- Wireless device assistance

Identity Theft Assistance²

From process education to providing contact information for credit reporting agencies, trained representatives are here to take calls 24 hours a day, 7 days a week.

- Account activity monitoring
- Financial account investigation
- Credit review and fraud detector
- Social Security personal earnings and benefits statement assistance
- Criminal prosecution assistance

Assistance Website

24-hour access to up-to-date security and travel information providing tips for staying safe and healthy while traveling.

- Travel Security Awareness Training — online instruction modules
- Country reports
- Travel alerts

Security Assistance

We're here to help you feel secure at home or while traveling. With worldwide capabilities, we provide an immediate response for anything from a minor security incident to truly life-threatening events.

- Security evacuation assistance with immediate, on-the-ground physical response
- Security and safety advisories
- 24-hour response services to assist employees and their families during an incident
- Online access to up-to-date security intelligence

To learn more or access your assistance website services, visit aig.com/us/travelguardassistance.

1. "When Travel Attacks: The Human and Financial Cost of Business Travel Mishaps," Global Business Association, 2014.
2. Identity theft services are not available for residents of New York or outside of the United States.

www.aig.com/us/benefits

Travel assistance services are provided by AIG Travel, Inc., a member of American International Group, Inc. Travel Guard® is the marketing name for its portfolio of travel insurance solutions and travel-related services. Non-insurance services provided by AIG Travel and/or its subsidiaries offer assistance through coordination, negotiation, and consultation using an extensive network of worldwide partners. AIG Benefit Solutions® is the marketing name for the domestic benefits division of American International Group, Inc. Expenses for goods and services provided by third parties are the responsibility of the traveler. American Baptist Churches in the U.S.A. is a separate and unrelated entity.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the policy terms, conditions, limitations, reductions, exclusions and termination provisions. Please see policy and certificate for details.

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Travel Guard® ID Card

Toll-Free/Free Phone (within the U.S.): **1-877-244-6871**
Collect/Reverse Charge (outside the U.S.): **+1-715-346-0859**
Email: assistance@aig.com

Contact in the event of:

- Emergencies
- Eligibility verification
- Doctor referrals
- Benefit plan information and payments
- Assistance services

aig.com/us/travelguardassistance

Mail claims to:

AIG Claims Dept. | P.O. Box 25987 | Shawnee Mission, KS 66225-5897
ahclaims@aia.com



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