

# Program Details

INSURANCE BENEFIT	BRIEF DESCRIPTION OF COVERAGE
<b>\$1,000,000 Foreign Liability Insurance</b>	<p>This coverage protects your religious organization and its foreign travelers against liability-based lawsuits brought in another country. Liability coverages include: bodily injury/property damage, medical payments to others, products/completed work, fire legal, mobile equipment, incidental medical malpractice, personal injury, food preparation, counseling acts, religious communication and activities, and liability defense coverage. We also provide a \$5,000 criminal allegation defense reimbursement benefit.</p>
<b>\$1,000,000 Foreign Contingent Auto Liability Coverage</b>	<p>This coverage protects your religious organization and its foreign travelers against a lawsuit arising from the negligent operation of an owned, rented, or borrowed vehicle operated in a foreign country. This insurance is excess over (pays after) any primary insurance.</p> <p><i>Note: This coverage does not fulfill any minimum auto liability insurance requirements of any foreign country. If required by a country's law, you may have to purchase local auto liability coverage.</i></p> <p><i>Note: When renting a vehicle in a foreign country, you should purchase auto liability and physical damage coverage from the rental agency.</i></p>
<b>\$1,000,000 Employer's Liability Coverage</b>	<p>This coverage protects your religious organization from employee lawsuits resulting from a foreign occupational injury or illness.</p>
<b>Foreign Voluntary Compensation Coverage</b>	<p>This coverage protects your organization's employees for covered expenses resulting from occupational injuries or illnesses that occur while the employee is involved in occupational duties in a foreign country. Benefit schedules are determined based on the employee's state of hire and typically include medical expenses, disability, rehabilitation, and death benefits.</p> <p><i>Note: This coverage applies only if no other workers' compensation benefits apply to the loss.</i></p>
<b>Accidental Medical and Sickness Coverage</b>  <del>Option 1 = \$100,000 per person limit</del> <del>Option 2 = \$50,000 per person limit</del> Option 3 = \$25,000 per person limit	<p>This coverage protects your organization's volunteer members (and employees if injured while not involved in occupational duties) against medical expenses incurred within one year from the date of the accident or travel-related sickness during your foreign religious operations. This benefit is coordinated with, and pays after, any other primary medical coverage available to the participant.</p> <p><i>Note: A \$250 deductible will apply if the medical expense is related to an illness. No deductible will apply to medical expenses related to an accident.</i></p> <p><i>Note: This benefit does not apply to sickness-based expenses from pre-existing health conditions not related to foreign travel exposures.</i></p>
<b>Accidental Death and Dismemberment Coverage</b>  <del>If Option 1, then \$100,000</del> <del>If Option 2, then \$50,000</del> If Option 3, then \$25,000	<p>This coverage protects your organization's employees and volunteers against the accidental loss of life, loss of a hand or foot, or the loss of sight in one or both eyes.</p>
<b>\$250,000 (per policy year) Medical Assistance Protection</b>	<p>This coverage protects your organization and its travelers for expenses associated with any of the following:</p> <ul style="list-style-type: none"> <li>• Dispatch of a doctor or specialist</li> <li>• Emergency medical evacuation</li> <li>• Medically necessary repatriation</li> <li>• Repatriation of mortal remains</li> </ul>

**TRAVEL ASSISTANCE SERVICES****BRIEF DESCRIPTION OF SERVICE****Medical Assistance Services**

- **Hospital Admission Deposit Advance**—Guarantees the payment of emergency hospital admission deposit up to \$10,000. If the incurred medical expenses are not covered by the insurance portion of your *Passport to Ministry*<sup>®</sup>, the deposit must be repaid (without interest) within 45 days. This benefit can help minimize admission delays.
- **Medical Monitoring**—We will monitor the medical condition of the hospitalized participant and will use our best efforts to regularly provide condition reports to a person designated by the injured person.
- **Dispatch of a Doctor or Specialist**—Pays the cost for a doctor or specialist to be dispatched to you if medically necessary.
- **Emergency Medical Evacuation**—We will arrange and pay for one emergency medical evacuation if medically necessary, to the nearest location with adequate facilities. When possible, we will also pay (\$5,000 maximum) for one companion to accompany the injured party.
- **Medically Necessary Repatriation**—If medically necessary, we will pay to return the injured party to the United States. When possible, we will also pay (\$5,000 maximum) for one companion to accompany the injured party.
- **Emergency Family Travel (Bedside Visit) Coverage**—If a traveler is gravely ill, we will arrange and pay (\$5,000 maximum) for up to two family members to visit the injured party for up to seven days.
- **Repatriation of Mortal Remains**—In the event of a death, we will render every assistance possible to obtain necessary clearances and arrange for the return of the mortal remains. When possible, we will also pay (\$5,000 maximum) for one companion to accompany the remains.

**Personal Assistance Services**

- **Pre-trip Medical Referral Information**—We will provide medical referral information to you regarding countries and regions you are planning to visit. The information includes local multi-lingual physicians along with addresses and phone numbers for hospitals nearest the region being visited.
- **Emergency Medication**—If the needed medication is not available locally, we will make arrangements for the transportation of the needed medication, when possible and legally permissible, upon the request of the prescribing physician (the traveler is responsible for the medication cost and transportation).
- **Embassy and Consular Information**—We will furnish you with contact information for embassies and consulates anywhere in the world.
- **Lost Document Replacement Service**—We will assist replacing important travel documents if lost while in a foreign country, including passport and credit cards. We do not pay the cost of obtaining such replacements.
- **Emergency Message Transmission**—We will make reasonable efforts to receive and transmit emergency messages between your travelers and you or a family member of the traveler.
- **Emergency Cash Advance**—We will issue a cash advance up to \$1,000 in local currency for emergency purposes (repayment needs to be made within 45 days, without interest).
- **Foreign Legal Access**—We will introduce you to local attorneys. Assistance will also be provided in obtaining bail bonds. Unless otherwise covered in your *Passport to Ministry*<sup>®</sup> policy, you are responsible for any legal fees.

TRAVEL ASSISTANCE SERVICES	BRIEF DESCRIPTION OF SERVICE
<b>Personal Assistance Services (cont.)</b>	<ul style="list-style-type: none"> <li>• <b>Translation and Interpreters</b>—We will furnish personal emergency translation services. You will be responsible for the cost of the services.</li> <li>• <b>Benefits Verification and Claims Assistance</b>—We will assist your travelers in verifying their medical insurance benefits when hospitalized in a foreign country.</li> </ul>
<b>Travel Assistance Services</b>	<ul style="list-style-type: none"> <li>• <b>Emergency Family Travel Arrangement Assistance</b>—We will coordinate emergency travel arrangements for family member(s) who need to join a hospitalized traveler, or to accompany the mortal remains of a deceased traveler. Travel costs are the responsibility of the family.</li> <li>• <b>Return of Traveling Companion</b>—When we arrange for the hospitalization or evacuation of a traveler, the companion's air ticket may no longer be usable. In these cases, we will arrange, but not pay the cost of, one-way air transportation for the companion.</li> <li>• <b>Return of Rental Vehicle</b>—In the event of hospitalization or evacuation, we will arrange, but not pay the cost, to have the traveler's unattended vehicle returned to the rental agency.</li> </ul>
<b>Security Assistance Services</b>	<ul style="list-style-type: none"> <li>• <b>Travel Security Information</b>—We will provide you with access to a Web site that provides, in executive summary format, country specific information regarding the risks in countries throughout the world. This service is provided free of charge for use only by our <i>Passport to Ministry</i><sup>®</sup> policyholders, and may not be shared with other parties.</li> <li>• <b>Security Crisis Center</b>—We will furnish you with access to an analyst that can furnish an oral briefing on the available information regarding threats posed in a particular country. This service is provided free of charge to our policyholders and may not be shared with other parties.</li> <li>• <b>Political Evacuation</b>—We will arrange, but not pay the cost for, evacuation of travelers whose personal security is threatened by any political instability or civil unrest. Evacuation will be made to a safe location at the earliest possible time. If evacuation is not reasonably possible for any reason, our security provider will attempt to maintain regular contact with your employee or volunteer travelers until the threat to personal security is abated or evacuation becomes reasonably possible.</li> <li>• <b>Contingency Political Evacuation Planning</b>—We will arrange, but not pay the cost for, evacuation contingency planning for intended travel locations. This consists of an on-site evaluation and recommendations for evacuation in the event of an emergency or crisis situation.</li> </ul>
<p><i>The statements made relating to coverages in this document are brief descriptions and are not meant to replace the nature and extent of coverage as stated in the actual policy. On request we will furnish you with a specimen of any contract or endorsement discussed within this document.</i></p>	