



AUTOMOBILE INSURANCE (World Auto)

This comprehensive insurance policy protects ADRA's vehicles, staff, and passengers while traveling worldwide, excluding U.S. and Canadian territories or possessions. The available coverages are below. Because Adventist Risk Management, Inc. (ARM) understands ADRA's mission around world we suggest the purchase of the following coverages:

COVERAGES

1. Physical Damage and Excess Liability Package.

It covers the insureds vehicles against physical damage such as collision, theft, and fire along with Terrorism (worldwide except Iraq & Afghanistan), Towing & Rental Reimbursement. Excess liability will protect the insured against the financial loss because of legal liability for a auto related injury to a third party. When purchased, there is a no fault medical payment of \$10,000 person/accident.

PHYSICAL DAMAGE:

- Theft, Collision, Glass breakage
- Terrorism (worldwide except Iraq & Afghanistan)
- Towing & Rental Reimbursement
- Extensions:
 - Worldwide transit of insured auto
 - Reimbursement for auto rental insurance of \$10 a day for 14 days (for directors and offices in the US)
 - Equipment & parts retrofitted to vehicles
- Limit: \$500,000/Occurrence
- Deductible: \$500 or \$250


EXCESS LIABILITY:

- Excess of local compulsory limit, or \$20,000 (whichever is greater)
- Defense cost (paid outside the limit)
- Medical payment: \$10,000 person/accident
- Limits: \$1,000,000

MAJOR POLICY EXCLUSIONS:

- Wear and tear, gradual deterioration
- Mechanical breakdown
- War, war-like activities, rebellion, insurrection, civil war (but the coverage can be added if requested)
- WMD (weapons of mass destruction), chemical, biological





NOTE: Due to country restrictions worldwide, WorldAuto is unable to provide primary liability—thus, the policy only offers liability on an excess basis. Primary liability must be taken by a local insurance provider. The minimum requirement is all that is needed. If your country does not have any compulsory insurance markets, then the Excess policy will drop down to become Primary. If the Insured purchases the Excess policy but does not purchase a locally required primary liability policy—and it is required by local laws—then there is a \$20,000 Self Insured Retention (SIR)

OPTIONAL COVERAGES

2. Political Violence

The Political Violence extension is a unique product that protects ADRA from the financial risks presented by civil unrest, war, riots, and acts of terrorism.

3. Personal Accident

This coverage provides financial relief should passengers sustain injury or death as a result of an accident. This policy is different from a typical local liability policy, which does not compensate for bodily injury resulting from an accident. No fault coverage is included for the insured persons.

To learn more details about limits, deductibles and benefits, contact your Account Executive.

Enrollment

To enroll in any of these coverages, please email a list of your vehicles to ARM2372@adventistrisk.org.

Claims

To file a claim, please provide written documentation of the claim and email it to ymaurice@clements.com and copy ARM2372@adventistrisk.org.

