



Short Term Travel

SUMMARY OF COVERAGE AND APPLICATION

Policy Number: GLM N06531118

Policy Term: January 1, 2025–December 31, 2025

Insurer: Chubb Insurance Company

Administrator: Adventist Risk Management,® Inc.
12501 Old Columbia Pike, Silver Spring MD 20904

This Summary of Coverage is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued to the Policyholder. The Policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or countries and/or certain terms or conditions may be different if required by law. Please keep this information as a reference. All claims will be adjusted by the carrier based on the policy language.



Short Term Travel (STT) Summary of Coverage and Application

The mission of the Seventh-day Adventist® Church is to go into the world and preach the gospel. Each year thousands of volunteers and employees travel from their home country to forward the mission of the church. Should these volunteers and employees encounter a medical emergency, loss of personal property, security threat or loss of life, this policy is available to minimize the exposure to physical and financial loss.



To Purchase

Short Term Travel insurance can be purchased at any time through our website at adventistrisk.org. The pricing is based on the level of coverage required and number of days requested at very low rates. You can purchase coverage for yourself, your family, or a whole group depending on your need.

Classes of Eligible Persons

A person may be insured only under one Class of Eligible Persons even though he or she may be eligible under more than one class. Also, a person may not be insured as a Dependent and an Insured at the same time.*

CLASS 1 and CLASS 1 Enhanced

All approved volunteers, employees, retirees, and their dependents whose names are on file with the Participating Organization while traveling worldwide except to destinations in the Continental United States and Canada.

CLASS 2 and CLASS 2 Enhanced

All approved volunteers, employees, retirees, and their dependents (not Class 1) whose names are on file with the Participating Organization while traveling worldwide.

Benefits

- Medical Expense Benefits
- Emergency Medical Guarantee of Payment Benefits
- Emergency Medical Evacuation Benefit
- Repatriation of Remains Benefit

Additional Benefits

- Chaperone Replacement Benefit
- Emergency Reunion Benefit
- Home Country Emergency Benefit
- Home Country Extension Benefit

Short Term Travel (STT) Summary of Coverage and Application

- Hospital Confinement Benefit
- Personal Property Benefit
- Security Evacuation Expense Benefit
- Trip Cancellation and Interruption Benefit
- Accidental Death & Dismemberment Benefits
- Coma Benefit
- Trip Delay Benefit
- Quarantine Benefit

MEDICAL EXPENSE BENEFITS

Total Maximum for All Accident and Sickness Expense Benefits

CLASS 1	\$140,000 or \$500,000 for enhanced plan election
CLASS 2	\$280,000 or \$500,000 for enhanced plan election

Limitations and Exclusions May Apply

Maximum for Dental Treatment (Alleviation of Pain)	\$500
Maximum for Room & Board Charges	Average Semi Private Room Rate
Maximum for ICU Room & Board Charges	Two (2) Times Average Semi Private Room Rate
Pre-existing limitation	6 months
Maximum for Prescription Drugs	
Inpatient Co-Insurance	100% of the Usual and Customary
Outpatient Co-Insurance	100% of the Usual and Customary
Deductible	\$0 per Covered Accident or Sickness
Co-Insurance Rate	100% of the Usual and Customary Charges
Incurral Period <i>(The Incurral Period is the time after the loss within which the insured must seek treatment.)</i>	30 days after the date of Covered Accident or Sickness
Maximum Benefit Period	The earlier of the date the Covered Person's Trip ends, or 365 days from the date of a Covered Accident or Sickness
Maximum Period of Coverage	364 days

Short Term Travel (STT)
Summary of Coverage and Application

ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS

Principal Sum:

CLASS 1	\$10,000 or \$100,000 for enhanced plan election
CLASS 2	\$25,000 or \$100,000 for enhanced plan election
Time Period for Loss	365 days from the date of a Covered Accident

CHAPERONE REPLACEMENT BENEFIT

Benefit Maximum	\$5,000
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EMERGENCY MEDICAL GUARANTEE OF PAYMENT BENEFITS

Benefit Maximum	up to \$10,000
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EMERGENCY MEDICAL EVACUATION BENEFIT

Benefit Maximum	100% of the Covered Expenses
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REPATRIATION OF REMAINS BENEFIT

Benefit Maximum	100% of the Covered Expenses
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EMERGENCY REUNION BENEFIT

Benefit Maximum	\$5,000
Airline Ticket Maximum	\$2,000
Daily Benefit Maximum	\$500
Maximum Number of Days	10

HOME COUNTRY EMERGENCY BENEFIT

Benefit Maximum	Up to the Medical Expense Benefit Maximum
Deductible	\$0 per Covered Accident or Sickness
Maximum Benefit Period	52 weeks

Short Term Travel (STT)
Summary of Coverage and Application

HOSPITAL CONFINEMENT BENEFIT

Daily Benefit	\$200
Time Period for Confinement	25 days
Maximum Benefit Period	90 days from the date of the Covered Accident or Sickness

PERSONAL PROPERTY BENEFIT

Deductible per Trip	\$25
Benefit Maximum per Trip	
Class 1	\$1,500
Class 2	\$3,000
Benefit Maximum per Item or Set of Item	
Class 1	\$1,500
Class 2	\$3,000

**Paid based on depreciation standard*

SECURITY EVACUATION EXPENSE BENEFIT

Benefit Maximum	\$25,000
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TRIP CANCELLATION AND INTERRUPTION BENEFIT

Benefit Maximum	\$1,000
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Causes include:

- sickness, injury, or death of insured (or immediate family member) within 30 days of travel dates.
- weather or natural disasters.
- problems at your primary residence such as flooding, damage, etc.
- financial default of an airline, cruise line, or tour operator—Benefit Maximum: \$750

TRIP DELAY BENEFIT

Benefit Maximum	\$1,000
Time Period	6 hours
Daily Benefit Limit	\$200

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WAR RISK

War risk coverage is not available in the United States, the Covered Person's Home Country, the Covered Person's Country of Permanent Assignment, Specific Countries to include Afghanistan, Belarus, Iran, Israel, Lebanon, Libya, Russia, Ukraine and West Bank/ Gaza. Coverage can be obtained to these Specific Countries with up-front notification and additional premium paid.

To request War Risk coverage while traveling to the Specific Countries of Afghanistan, Ukraine, Israel and Lebanon, please contact Adventist Risk Management at least two weeks prior to the trip date.

OFAC

Any payments under the policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy.

For more information you may consult the OFAC internet website at <https://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>.

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Underwritten by: ACE American Insurance Company (a CHUBB company)

STT rates effective: 1/1/2025 to 12/31/2025