



SHORT TERM TRAVEL

Summary

UNDERWRITTEN BY:
Chubb Insurance Company

v. 2023-01-01



Adventist Risk Management, Inc.



This Description 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.

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

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

CLASS 2

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

*Dependents of Class(es) 1, 2 Insureds are eligible to purchase Coverage under this Policy.

BENEFITS:

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

ADDITIONAL BENEFITS

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

BENEFITS:

MEDICAL EXPENSE BENEFITS

TOTAL MAXIMUM FOR ALL ACCIDENT OR 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	30 days after the date of Covered Accident or Sickness
<i>(the Incurral Period is the time after the loss within which the insured must seek treatment)</i>	
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

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 from the date of a Covered Accident



CHAPERONE REPLACEMENT BENEFIT

Benefit Maximum: \$5,000

EMERGENCY MEDICAL GUARANTEE OF PAYMENT BENEFIT

Benefit Maximum: up to \$10,000

EMERGENCY MEDICAL EVACUATION BENEFIT

Benefit Maximum: 100% of the Covered Expenses

REPATRIATION OF REMAINS BENEFIT

Benefit Maximum: 100% of the Covered Expenses

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

HOSPITAL CONFINEMENT BENEFIT

Daily Benefit: \$200
Time Period for Confinement: 25 days
Benefit Waiting Period: 5 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 and Dependents of Class 1: \$1,500
Class 2 and Dependents of Class 2: \$3,000
Benefit Maximum per Item or Set of Items:
Class 1 and Dependents of Class 1: \$1,500
Class 2 and Dependents of Class 2: \$3,000

*Paid based on depreciation standard

SECURITY EVACUATION EXPENSE BENEFIT

Benefit Maximum: \$25,000



TRIP CANCELLATION AND INTERRUPTION BENEFIT

Benefit Maximum: \$1,000

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.

TRIP DELAY BENEFIT

Benefit Maximum: \$1,000

Time Period: 6 hours

Daily Benefit Limit: \$200

Maximum Benefit Period: 5 days

Causes include:

- Carrier delay;
- Lost or stolen passport, travel documents or money;
- Natural Disaster;
- Injury or Sickness of the Covered Person or a traveling companion;
- The Covered Person being delayed by a traffic accident while en route to a departure;
- Hijacking;
- Unpublished or unannounced strike;
- Civil disorder or commotion;
- Riot;
- Inclement weather which prohibits Common Carrier departure;
- Common Carrier strike or other job action;
- Equipment failure of a Common Carrier; or
- The loss of the Covered Person's and/or traveling companion's travel documents, tickets or money due to theft.

Insured person must provide proof of the Travel Delay such as a letter from the airline, cruise line, or tour operator/ newspaper clipping/weather report/police report or the like and proof of the expenses claimed as a result of Trip Delay

QUARANTINE BENEFIT

Benefit Maximum: \$1,000 per Policy Term

Causes include:

- Quarantine for H1N1 Influenza/any contagious disease that prevents traveling.
- Symptoms of the disease causing the Quarantine must first be manifested after the start of the Trip and the Quarantine must cause an interruption or delay in the Covered Person's Trip for which suitable accommodations are not otherwise available.

"Quarantine" means the Covered Person is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to the Covered having, a contagious disease, infection, or contamination while the Covered Person is traveling outside of their Home Country. (Note, test results may be submitted from a laboratory, but home test kits results are not covered.) Also, please notify ARM Executive if there is an event with more than 100 covered persons



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, Iran, Libya, Russia and Ukraine. Coverage can be obtained to these Specific with up-front notification and additional premium paid. To request War Risk coverage while traveling to the Specific Countries, 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: CHUBB Insurance Company.
STT rates effective: 1/1/2023 to 12/31/2023