SUMMARY

SHORT TERM TRAVEL

Summary

UNDERWRITTEN BY:
Chubb Insurance Company

v. 2024-01-01

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 for 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 minimise 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 Organisation while travelling worldwide except to destinations in Continental United States and Canada.

CLASS 2
All approved volunteers, employees and retirees (not Class 1) whose names are on file with the Participating Organisation while travelling 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:**

<table>
<thead>
<tr>
<th>Class</th>
<th>Total Maximum for All Accident or Sickness Expense Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class 1</td>
<td>$140,000 or $500,000 for enhanced plan election</td>
</tr>
<tr>
<td>Class 2</td>
<td>$280,000 or $500,000 for enhanced plan election</td>
</tr>
</tbody>
</table>

**LIMITATIONS AND EXCLUSIONS MAY APPLY**

<table>
<thead>
<tr>
<th>Benefit Description</th>
<th>Limitation/Exclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum for Dental Treatment</td>
<td>$500</td>
</tr>
<tr>
<td>Maximum for Room &amp; Board Charges</td>
<td>Average Semi Private Room Rate</td>
</tr>
<tr>
<td>Maximum for ICU Room &amp; Board Charges</td>
<td>Two (2) Times Average Semi Private Room Rate</td>
</tr>
<tr>
<td>Pre-existing limitation</td>
<td>6 months</td>
</tr>
<tr>
<td>Maximum for Prescription Drugs</td>
<td>100% of the Usual and Customary</td>
</tr>
<tr>
<td>Inpatient Co-insurance</td>
<td>100% of the Usual and Customary</td>
</tr>
<tr>
<td>Outpatient Co-insurance</td>
<td>100% of the Usual and Customary</td>
</tr>
<tr>
<td>Deductible</td>
<td>$0 per Covered Accident or Sickness</td>
</tr>
<tr>
<td>Co-insurance Rate</td>
<td>100% of the Usual and Customary Charges</td>
</tr>
<tr>
<td>Incurred Period</td>
<td>30 days after the date of a Covered Accident or Sickness</td>
</tr>
<tr>
<td>(the Incurred Period is the time after the loss within which the insured must seek treatment)</td>
<td></td>
</tr>
<tr>
<td>Maximum Benefit Period</td>
<td>The earlier of the date the Covered Person's Trip ends, or 365 days from the date of a Covered Accident or Sickness</td>
</tr>
<tr>
<td>Maximum Period of Coverage</td>
<td>364 days</td>
</tr>
</tbody>
</table>

**ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS**

<table>
<thead>
<tr>
<th>Principal Sum</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Class 1</td>
<td>$10,000 or $100,000 for enhanced plan election</td>
</tr>
<tr>
<td>Class 2</td>
<td>$25,000 or $100,000 for enhanced plan election</td>
</tr>
<tr>
<td>Time Period for Loss</td>
<td>365 from the date of a Covered Accident</td>
</tr>
<tr>
<td>Benefit</td>
<td>Description</td>
</tr>
<tr>
<td>---------</td>
<td>-------------</td>
</tr>
<tr>
<td>CHAPERONE REPLACEMENT BENEFIT</td>
<td>Benefit Maximum: $5,000</td>
</tr>
<tr>
<td>EMERGENCY MEDICAL GUARANTEE OF PAYMENT BENEFIT</td>
<td>Benefit Maximum: up to $10,000</td>
</tr>
<tr>
<td>EMERGENCY MEDICAL EVACUATION BENEFIT</td>
<td>Benefit Maximum: 100% of the Covered Expenses</td>
</tr>
<tr>
<td>REPATRIATION OF REMAINS BENEFIT</td>
<td>Benefit Maximum: 100% of the Covered Expenses</td>
</tr>
</tbody>
</table>
| 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.

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.

Underwritten by: CHUBB Insurance Company.
Short-Term Travel rates effective: 01/01/2024 to 31/12/2024.