



# Short Term Travel

## SUMMARY OF COVERAGE AND APPLICATION

**Policy Number:** GLM N06531118

**Policy Term:** January 1, 2026–December 31, 2026

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**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.



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## 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](http://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

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## 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

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### 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

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**Short Term Travel (STT)**  
**Summary of Coverage and Application**

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**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

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**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

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**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

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## Short Term Travel (STT)

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#### 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

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#### 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*

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#### 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

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#### TRIP DELAY BENEFIT

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

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## Short Term Travel (STT)

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#### TRIP DELAY BENEFIT continued...

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 in 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.

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#### 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.

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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. 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://ofac.treasury.gov/>

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

**STT rates effective:** 1/1/2026 to 12/31/2026