

# Short-Term Travel—Policy Summary #9017429

## ELIGIBILITY FOR COVERAGE

### Class I Insured

Employee, Retiree or Approved Volunteer

### Class II Insured

Spouse of Class I Insured

### Class III Insured

Dependent Child of Class I Insured

This coverage is for Class I, II, and III Insureds on official business of and/ or sponsored (approved) travel by the Seventh-day Adventist Church who has paid the premium for each benefit and coverage. It covers travel worldwide and includes coverage for limited vacation and travel when combined with a business or sponsored activity. Vacation only travel is available to the Employee or Retiree. THIS POLICY DOES NOT PROVIDE BENEFITS FOR LOSS OCCURRING WITHIN THE INSURED PERSONS COUNTRY OF RESIDENCE FOR WHICH BENEFITS ARE PAYABLE UNDER ANY PRIVATE, STATE OR GOVERNMENT INSURANCE PLAN.

**NOTE:** For broader construction coverage please request our Volunteer policy to be added to this package.

## ACCIDENTAL DEATH & DISMEMBERMENT:

PLAN A Limit – \$5,000

PLAN B Limit – \$10,000

PLAN A ENHANCED Limit – \$100,000

PLAN B ENHANCED Limit – \$100,000

This pays compensation for death, dismemberment, and loss of sight, speech, hearing and severance or loss of use of any limb occurring within 180 days of the accident.

## ASSISTANCE SERVICE:

The company will provide assistance to the eligible person to obtain the following services: 1) Medical Assistance, 2) Medical Evacuation, 3) Repatriation, 4) Legal Assistance and 5) Lost Luggage & Passport.

## BASIC MEDICAL:

PLAN A Limit – \$140,000\*

PLAN B Limit – \$280,000\*

PLAN A ENHANCED Limit – \$500,000\*

PLAN B ENHANCED Limit – \$500,000\*

The following expenses will be paid if incurred as a result of accident or illness:

1. Hospital Charges
2. Charges made for diagnosis, treatment and surgery by a physician
3. Anesthetic charges
4. Medications, prescriptions, x-rays and lab tests and services
5. Physiotherapy (if recommended by physician)
6. Hotel expenses if hospital room is unavailable
7. Ambulance service charges
8. Additional expenses incurred for medical care during travel and for additional airfare charges for changes in schedule or original return ticket.

**NOTE:** This coverage excludes pre-existing medical illness or conditions. A deductible of \$15 per person/occurrence will apply on all Medical Expenses.

## PERSONAL EFFECTS BAGGAGE:

PLAN A Limit – \$1,500\*

PLAN B Limit – \$3,000

PLAN A ENHANCED Limit – \$3,000\*

PLAN B ENHANCED Limit – \$3,000\*

This covers loss or damage to baggage and personal effects. Money, securities and travel documents are limited to \$250.

**NOTE:** A police report is required for loss caused by theft. A deductible of \$25 on all Personal Effects/Baggage Losses.

## EMERGENCY EVACUATION AND REPATRIATION: All plans include \$500,000 of Emergency Medical Evacuation and \$500,000 of Repatriation of Remains benefit.

**Emergency Medical Evacuation** – Provides up to the stated maximum amount for transportation of an insured person from a location having inadequate medical facility to treat the insured's condition to a facility which does.

**Repatriation of Remains** – Up to the stated maximum amount will be paid for the return of the remains of any insured person to the country of domicile in the event the insured person dies while this policy is in effect.

## TRIP CANCELLATION:

All plans include \$800 limit

This coverage pays for expense caused by a cancellation in the insured's trip if caused by death, illness, or accidental bodily injury (which occurs after this coverage is in place). To the insured or any immediate family member. Extra limits are available for an additional premium.

## WITH OPTIONAL PLANS:

### Additional Trip Cancellation & Trip Interruption

\$500 Limit

\$1,000 Limit

\$1,400 Limit

This coverage is an option you can choose to purchase an additional trip cancellation and trip interruption (in addition to the \$800 included in the policy) for the amount stated above. This coverage pays for expenses caused by a cancellation or interruption in the insured's trip if caused by death, illness, accidental bodily injury, natural disaster, strike or financial insolvency of the travel supplier. **Trip Cancellation and Trip Interruption coverages are applicable only if the coverages were purchased by the insured within seven (7) days of his/her initial payment for the trip.**

**WAR RISK** - War risk coverage is not included automatically with this policy, but can be included for an additional premium when requested at least two weeks prior to the trip date. Premium for War Risk will be provided upon request.

**Your rights as an insured may be affected by the administration and enforcement of U.S. economic embargoes and trade sanctions by the Office of Foreign Assets Control (OFAC).**

**NOTE:** This is only a brief description of the benefits of this Plan and does not cover all the terms, conditions and limitations. The Master Policy shall provide the only basis for coverage and claims. If there is any conflict between the encouraged to review the Master Policy for complete terms and conditions.