

Volunteer Travel Insurance

BENEFIT	LIMIT	COMMENTS
Accidental Death & Dismemberment	\$100,000	Reduced to \$10,000 for those under age 12 or age 70 and over
Medical Expenses <i>\$100 deductible</i>	\$10,000	Primary coverage; \$2,500 of this limit is available to pay U.S. or Canadian providers; no preexisting condition exclusion
Disability Income Benefit <i>(no benefit if under age 12 or 70 and over)</i>	\$1,000/month \$500/month \$250/month	First 100 Months—Accident Months 101–200—Accident 50 Months—Sickness (after 3 month waiting period)
Assistance Service	Included	Available 24/7/365 for assistance with worldwide medical emergencies; provided by Specialty Assist™
Emergency Medical Evacuation	\$100,000	Coordinated by Specialty Assist™; will bring insured back to USA; no preexisting condition exclusions
Crisis Management Service*	Included	Available 24/7/365 for assistance with worldwide non-medical emergencies; provided by red24
Security Evacuation*	\$100,000	Coordinated by red24; for evacuation due to crime, civil unrest, natural disasters, kidnap/hostage situations**
Family Coordination and Repatriation of Mortal Remains	\$25,000	Combined limit for both benefits and includes a sublimit of \$2,500 for extra expenses incurred during an approved evacuation
Personal Property <i>\$100 deductible</i>	\$2,500	“Door to door” replacement cost coverage includes checked baggage; higher limits available upon request.
General Liability	\$1,000,000	Worldwide jurisdiction; includes coverage for injury to a volunteer; covers volunteer and sending organization
PARTICIPATION FEE	\$3.30 per person per day	

By requesting that we enroll you or your group, you are agreeing to participate in International Helpers (Guernsey) Trust for certain benefits and services. The Trust Participation Agreement is attached for signature and return with enrollment. The insurance is being provided by certain underwriters with Lloyds (London).

*The cost of a security evacuation is only insured up to \$1,000 in countries and regions deemed Extreme Risk by red24, unless the volunteer is already in the country and insured by this plan when the country or region is elevated to Extreme Risk status. red24 cannot guarantee service in Extreme Risk areas. If you are traveling to an area that may be subject to this limitation, please contact us.

** While red24 will deploy a specialist or negotiator as needed, this benefit **does not** pay ransom amounts.

This brief summary is not an insurance policy; rather, it outlines some of the features of this coverage. For specific details, please contact our office or refer to the policy. This is not a major medical policy. Major Medical Coverage is available for individuals and groups on Short-Term and Long-Term international assignments. An Aggregate Limit of \$20,000,000 applies to the above benefits. This limit provides the full \$100,000 AD&D benefit for up to 200 persons in a common accident.

To secure coverage, complete the enrollment form and return along with your check made payable to: Gallagher Charitable International Insurance Services. In computing the number of days, count the departure day as well as the day of return. If the entire group is not traveling on the same dates, please attach a separate sheet grouping the volunteers by their travel dates.