

Summary of Coverages and Services

General Liability Coverage

- \$1,000,000 per occurrence
- \$2,000,000 general aggregate

Auto Liability Coverage

- \$1,000,000 bodily injury/property damage per accident

Hired Auto Physical Damage

- \$50,000 any one accident
- \$50,000 any one policy period

Medical Payments

- \$50,000 each accident

Medical Assistance Services

- \$1,000,000 aggregate limit

Accidental Medical and Sickness Coverage (excess coverage)

- per person per accident/illness
- \$50 deductible/100% coinsurance

Accidental Death & Dismemberment

- Volunteers: per person
- Employees: per person



Mission Travel Coverage

Your ministry transcends borders, and so does your insurance coverage. With this coverage, you can have the peace of mind that help is just a phone call away via our 24-hour multi-lingual call center.

In addition to insurance protection, you also receive:

- Medical assistance including referral to a doctor or medical specialist, emergency medical evacuation to an adequate facility, and more.
- Personal assistance including embassy and consular information, lost document assistance, emergency cash advance, translator or interpreter access, and more.
- Travel assistance including emergency travel arrangements, vehicle return, and more.
- Security assistance including a crisis hotline and on-the-ground security assistance to help address safety concerns.

We'll focus on our mission to protect ministries, so you can focus on yours.

TRIM HERE

For medical referrals, evacuation, repatriation or other services please call:

ACE Travel Assistance Program
1-800-766-8206 (Inside the USA)
1-202-659-7777 (Outside the USA Call Collect)
IDD + 800-0200-8888 toll free outside U.S.

Visit www.aceExecutiveAssistance.com for access to global threat assessments and location based intelligence.

Register to access the site using the Group ID and Activation Code below:

Group ID: acepremier
Activation Code: 7kilt6

ACE TRAVEL ASSISTANCE PROGRAM

Plan Number: 01 SP 585

Organization:

Policy Number:

Assistance Provider: Europ Assistance USA

Europ Assistance provides emergency medical and travel services and pretrip information services. Please call when:

- You require a referral to a hospital or doctor
- You are hospitalized
- You need to be evacuated or repatriated
- You need to guarantee payment for medical expenses
- You experience local communication problems
- Your safety is threatened by the sudden occurrence of a political or military event

BENEFIT	SUMMARY OF COVERAGE
General Liability Coverage \$1,000,000 limit	This coverage protects your religious organization and its foreign travelers against liability-based lawsuits brought in another country. Liability coverages include: bodily injury/property damage, products/completed operations, personal/advertising injury, damage to premises rented to you, and medical payments to others (\$25,000 per person limit).
Auto Liability Coverage \$1,000,000 limit	This coverage protects your religious organization and its foreign travelers against a lawsuit resulting from the negligent operation of a rented or borrowed vehicle operated in a foreign country. This also covers physical damage to hired vehicles (\$50,000 per policy period limit) and medical payments (\$50,000 per accident limit). This insurance is excess over (pays after) any primary insurance. <i>Note: This coverage does not fulfill any minimum auto liability insurance requirements of any foreign country. If required by a country's law, you may have to purchase local auto liability coverage.</i> <i>Note: When renting a vehicle in a foreign country, you should purchase auto liability and physical damage coverage from the rental agency.</i>
Medical Assistance Services \$1,000,000 aggregate limit, per policy year	This coverage protects travelers for expenses associated with: <ul style="list-style-type: none"> • Hospital Admission Guarantee—Guarantees the payment of emergency hospital admission deposit up to \$10,000. • Emergency Medical Evacuation and Repatriation—We will arrange and pay for emergency medical evacuations, if medically necessary, to the nearest location with adequate facilities, or to the United States. When possible, we will also pay for one companion to accompany the injured party. • Repatriation of Mortal Remains—In the event of a death, we will render every assistance possible to obtain necessary clearances and arrange for the return of mortal remains. When possible, we will also pay for one companion to accompany the remains.
Accidental Medical and Sickness Coverage	This coverage protects your organization's volunteer members against medical expenses incurred in the coverage territory within one year from the date of the accident or travel-related sickness during your foreign religious operations. It also covers employees if they are injured while not involved in occupational duties. This benefit is coordinated with, and pays after, any other primary medical coverage available to the participant.
Accidental Death and Dismemberment Coverage	This coverage protects your organization's employees and volunteers against the accidental loss of life, loss of a hand or foot, loss of hearing, or the loss of sight in one or both eyes.
Personal Assistance Services	<ul style="list-style-type: none"> • Emergency Medication—If needed medication is not available locally, we will make arrangements for the transportation of the needed medication, when possible and legally permissible, upon the request of the prescribing physician (the traveler is responsible for the medication and transportation costs). • Lost Document Replacement Service—We will assist you in replacing important travel documents if lost while in a foreign country, including passport and credit cards. We do not pay the cost of obtaining such replacements. • Emergency Cash Advance—We will deliver emergency funds to a covered person provided there is satisfactory guarantee of reimbursement. • Translation and Interpreters—We will furnish personal emergency translation services. You will be responsible for the cost of the services.
Travel and Security Assistance Services	<ul style="list-style-type: none"> • Travel Security Information—We will provide you with country-specific information regarding the risks in countries and travel alerts throughout the world. This service is provided free of charge for use only by our policyholders, and may not be shared with other parties. • Security Evacuation (Political & Natural Disaster)—We will arrange and pay for the transportation of a covered person to the nearest place of safety in the event of a covered evacuation event up to the maximum benefit limit.

*This information is a summary of the coverages and some of the services available to you. See your policy documents for full and exact terms of coverage.