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Volunteer Missionary Travel Insurance®

User Name: PalmBeach

Password: PBFL

Benefit	Limit	Comments
Accidental Death & Dismemberment	\$100,000	Reduced to \$10,000 for those 12 & under or 70 & over
Medical Expenses <i>\$100 deductible</i>	\$10,000	Primary coverage; \$2,500 of this limit is available to pay US providers; no pre-existing condition exclusion
Disability Income Benefit (no benefit if under age 12 or 70 & over)	\$1,000 / mo. \$500 / mo. \$250 / mo.	First 100 Months – Accident Months 101-200 – Accident 50 Months – Sickness (after 3 month waiting period)
Aggregate Limit	\$20,000,000	Provides the full \$100,000 AD&D benefit for up to 200 persons in a common accident
Assistance Service	Included	Available 24/7/365 for assistance with worldwide medical emergencies; provided by Specialty Assist
Crisis Management Service	Included	Available 24/7/365 for assistance with worldwide non-medical emergencies; provided by red24
Emergency Evacuation	\$100,000	Coordinated by Specialty Assist; will bring insured back to USA; no pre-existing condition exclusions
Family Coordination & 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 situation.
Personal Property <i>\$100 deductible</i>	\$2,500	Replacement cost coverage; includes checked baggage; “door to door” coverage. Additional limits are available upon request.
General Liability	\$1,000,000	Worldwide jurisdiction; covers volunteer and sending organization; includes coverage for injury to a volunteer
Rate	\$3.30 per person per day	

This brief summary is not an insurance policy; rather, it outlines some of the features of this coverage. For specific details, please consult the Master Policy. This is not a major medical policy. Major Medical Coverage is available for individuals and groups on Short-Term and Long-Term Volunteer missionary assignments. If this is a need specific to your group, please contact us for details.

To secure coverage, complete the form entitled Enrollment, Volunteer Missionary Insurance and return this along with your check for the premium 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 coverage is being secured for a group, the group would be responsible for requiring all Volunteers to carry this insurance. In the event the entire group is not traveling on the same dates, please attach a separate sheet grouping the Volunteers by the dates they are traveling.