

Volunteer Educator Travel Insurance

<u>Benefit</u>	<u>Limit</u>	<u>Comments</u>
Accidental Death & Dismemberment	\$100,000	Reduced to \$10,000 for those under age 12 or age 70 and over
Medical Expenses \$100 deductible	\$10,000	Primary coverage; \$2,500 of this limit is available to pay US or Canadian providers; no pre-existing condition exclusion
Disability Income Benefit (no benefit if under age 12 or 70 and over)	\$1,000 / mo \$ 500 / mo \$ 250 / mo	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 pre-existing 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 natural disasters, civil unrest, crime, kidnap/hostage situations
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
Personal Property \$100 deductible	\$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

Rate **\$3.30 per person per day**

* 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. If you are traveling to an area that may be subject to this limitation, please contact us.

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 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 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 this along with your check for the participation fee 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.

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