

Travel Accident Insurance Benefits Volunteers on Mission in the US & Canada

Travel Accident Insurance for Groups Performing Mission Activities within the US and Canada

This is basic travel insurance at a competitive cost for mission activities and related projects within the US and Canada. Insurance becomes effective for each eligible person on the date a completed enrollment form is received by the company and is provided for covered activities only. Coverage terminates on the earlier of the termination date of the Policy or the date the person ceases to be eligible.

Accidental Death and Dismemberment Benefit and Paralysis Benefit

If Injury to the Insured Person shall result in one of the following losses within 365 days from the date of covered accident, the Company will pay the percentage of the Principal Sum specified below:

Loss of:	Percent of Principal Sum	Plan A	PLAN B
Life	100%	100%	100%
Two Hands, Two Feet or the Sight of Both Eyes.....	100%	100%	100%
One Hand and One Foot.....	100%	100%	100%
One Hand and the Sight of One Eye	100%	100%	100%
One Foot and the Sight of One Eye	100%	100%	100%
One Hand, One Foot or the Sight of One Eye.....	50%	50%	50%
Thumb and Index Finger	25%	25%	25%
Quadriplegia.....	300%	100%	100%
Paraplegia	200%	75%	75%
Hemiplegia	100%	50%	50%

"Loss" shall mean, with reference to hand or foot, complete severance through or above the wrist or ankle joint; with reference to sight of any eye, the entire and irrecoverable loss of sight thereof; with reference to thumb or index finger, severance through or above the metacarpophalangeal joint; with reference to quadriplegia, the complete and irreversible paralysis of both upper and lower limbs; with regard to paraplegia, the complete and irreversible paralysis of both lower limbs; and with regard to hemiplegia, the complete and irreversible paralysis of upper and lower limbs on one side of the body. If more than one of such specified losses shall result from the same accident, only one amount, largest, shall be paid.

Permanent Total Disability Benefit

When as the result of Injury an commencing within 90 days of the date of accident and Insured Person in totally and permanently disabled and prevented from engaging in each and every occupation or employment for compensation or profit for which he is reasonably qualified by reason of his education, training or experience, the Company will pay, provided such disability has continued for a period of twelve consecutive months and is total, continuous and permanent at the end of this period, the Principle Sum less any amount paid under the Accidental Dismemberment Indemnity coverage as a result of the same accident, at a rate of one percent per month for 100 months.

Accidental Medical Expense Benefit

If Injury to the Insured Person shall required treatment by a physician, the Company will pay the Usual and Reasonable covered expenses actually incurred after the satisfaction of the deductible for such services, treatment or supplies up to the maximum amount, provided the first expense is incurred within 30 days of the accident causing Injury. The expenses must be incurred within 52 consecutive weeks after the date of accident.

- There is a SICKNESS sublimit of \$2,500 provided under Option A only.
- There is an EMERGENCY TRANSPORTATION benefit of \$25,000 provided under Option A only.

Medical & Transportation Benefits are payable only in excess of any expenses payable by other valid and collectible insurance. Benefits cannot be combined and will not exceed the limits outlined under any circumstance.

Services must be approved by the attending physician and include but are not limited to the following: charges for semi-private hospital room and board, use of the operating room, emergency room, and Ambulatory Medical Center; fees of Physicians; Medical Expenses, in or out of the Hospital, including lab tests, prescription medicines, anesthetics, artificial limbs or eyes, ambulance service, therapeutics, transfusions, x-rays, and prosthetic appliances; and charges for registered nurse.

Please See Next Page For More Information

The Aggregate Limit of Indemnity of \$1,000,000 shall be the total limit of the Company's liability for all indemnities payable with respect to all Insured Persons arising out of Injury sustained by two or more Insured Persons as the result of any one accident.

Plan Design and Rates:	Plan A	Plan B
Principal Sum:		
Accidental Death and Dismemberment.....	\$100,000	\$100,000
Accidental Medical Expense		
Maximum Amount.....	\$10,000	\$10,000
Sickness Medical Expense		
Maximum Amount.....	\$2,500	n/a
Deductible per occurrence (both Accident or Sickness).....	\$50	\$50
Emergency Transportation Expense Reimbursement	\$25,000	n/a

Exclusions

Policy does not cover any loss, fatal or non-fatal, incurred for or resulting from the following: Suicide or any attempt thereof while sane or self destruction or any attempt while insane; Infections except pyrogenic infections caused wholly by a covered Injury; War or any act of war, or accident occurring while in the military, naval or air service of any country; Accident occurring while the Insured Person is operating, or learning to operate, or performing the duties as a member of the crew of any aircraft; Dental treatment except as a result of Injury to sound natural teeth; Replacement of eyeglasses or eye examinations for the correction of vision or fitting of glasses unless Injury has caused impairment of sight; Injury for which the Insured Person is entitled to benefits under any Workers' Compensation Act or Law or any similar legislation; Hernia of any kind; Being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

Definitions

"Injury" shall mean bodily Injury caused by an accident and occurring while the Policy is in force as to the person whose Injury is the basis of claim and resulting directly and independently of all other causes in loss covered by the Policy

This is a summary of coverage only. For exact details, please refer to policy PUSNA1202229 on file with the policyholder. Coverages are underwritten by Certain Underwriters at Lloyds of London. If there is any conflict between the provisions of this summary and those of the master policy, the provisions of the master policy will govern at all times.

Linking Arms Association

By submitting a completed enrollment form and payment to Gallagher Charitable, you agree to join the Linking Arms Association. This insurance is one benefit of your membership in the Association. To learn more about the Association and member benefits, please contact Gallagher Charitable.

Enrollment Procedure

The enrollment form should be completed fully by the group leader, travel agent or individual and the original copy returned with your premium to Gallagher Charitable. We suggest that this enrollment be completed well in advance of your term of service.

Claims

In the event of a claim contact the GCIIS Claims Department for applicable claim forms.

Please complete Accident Claim Report and attach bills or other information. Sign the form and have the physician's statement completed. On any accident medical expense claims indicate your policy number, employer's name, and insurance carrier's name, claims office address and phone number. Remember that the accident medical expense coverage is excess of other insurance you may have.

When writing or calling us about a claim, please identify yourself as a USA/Canada Volunteer and identify the city and state of both your home and mission, sponsoring group, and dates of your particular mission so that we may promptly identify you and confirm your coverage.

All claims should be reported promptly to:



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