

Short-Term Travel—Policy Summary AIG #9017429

ELIGIBILITY FOR COVERAGE

Class I Insured

Employee, Retiree or Approved Volunteer

Class II Insured

Spouse of Class I Insured

Class III Insured

Dependent Child of Class I Insured

This coverage is for Class I, II, and III Insureds on official business of and/ or sponsored (approved) travel by the Seventh-day Adventist Church who has paid the premium for each benefit and coverage. It covers travel worldwide and includes coverage for limited vacation and travel when combined with a business or sponsored activity. Vacation only travel is available to the Employee or Retiree. THIS POLICY DOES NOT PROVIDE BENEFITS FOR LOSS OCCURRING WITHIN THE INSURED PERSONS COUNTRY OF RESIDENCE FOR WHICH BENEFITS ARE PAYABLE UNDER ANY PRIVATE, STATE OR GOVERNMENT INSURANCE PLAN.

NOTE: This policy is for travel coverage and is not meant to insure high risk, physical hazards such as: construction work, organized competitive sports, mountain climbing, hang gliding, etc. For adequate construction coverage, please request our Volunteer Labor policy to be added to this package.

ACCIDENTAL DEATH & DISMEMBERMENT:

PLAN A Limit – \$5,000

PLAN B Limit – \$10,000

PLAN A ENHANCED Limit – \$100,000

PLAN B ENHANCED Limit – \$100,000

This pays compensation for death, dismemberment, and loss of sight, speech, hearing and severance or loss of use of any limb occurring within 180 days of the accident.

ASSISTANCE SERVICE:

The company will provide assistance to the eligible person to obtain the following services: 1) Medical Assistance, 2) Medical Evacuation, 3) Repatriation, 4) Legal Assistance and 5) Lost Luggage & Passport.

BASIC MEDICAL:

PLAN A Limit – \$140,000*

PLAN B Limit – \$280,000*

PLAN A ENHANCED Limit – \$500,000*

PLAN B ENHANCED Limit – \$500,000*

The following expenses will be paid if incurred as a result of accident or illness:

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| <ol style="list-style-type: none"> 1. Hospital Charges 2. Charges made for diagnosis, treatment and surgery by a physician 3. Anesthetic charges 4. Medications, prescriptions, x-rays and lab tests and services 5. Physiotherapy (if recommended by physician) | <ol style="list-style-type: none"> 6. Hotel expenses if hospital room is unavailable 7. Ambulance service charges 8. Additional expenses incurred for medical care during travel and for additional airfare charges for changes in schedule or original return ticket. |
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NOTE: This coverage excludes pre-existing medical illness or conditions.

PERSONAL EFFECTS BAGGAGE:

PLAN A Limit – \$1,500*

PLAN B Limit – \$3,000

PLAN A ENHANCED Limit – \$3,000*

PLAN B ENHANCED Limit – \$3,000*

This covers loss or damage to baggage and personal effects. Money, securities and travel documents are limited to \$250.

NOTE: A police report is required for loss caused by theft.

EMERGENCY EVACUATION AND REPATRIATION:

Included in Base Plan

PLAN A Limit –\$25,000 Evac/\$10,000 Repat

PLAN B Limit –\$25,000 Evac/\$10,000 Repat

Included in Enhanced Plan

PLAN A ENHANCED– \$50,000 Evac/\$25,000 Repat

PLAN B ENHANCED– \$50,000 Evac/\$25,000 Repat

Optional Purchase

PLAN A– \$75,000 Evac/\$25,000 Repat

PLAN B– \$75,000 Evac/\$25,000 Repat

Optional Purchase for Enhanced Plans

PLAN A ENHANCED– \$50,000 Evac/\$25,000 Repat

PLAN B ENHANCED– \$50,000 Evac/\$25,000 Repat

Evacuation – Covers expenses, up to limit stated above, of transporting the insured to the nearest acceptable hospital at the recommendation of a physician and for the cost of transporting the insured to this county/place of residence for further treatment or recovery.

Repatriation – Covers expenses, up to limit stated above, of transporting the deceased to his/her place of residence and miscellaneous funeral expenses.

TRIP CANCELLATION:

PLAN A Limit – \$800

PLAN B Limit – \$800

Included in Base Plan

PLAN A ENHANCED Limit – \$800

PLAN B ENHANCED Limit – \$800

This coverage pays for expenses caused by a cancellation in the insured's trip if caused by death, illness or accidental bodily injury (which occurs after this coverage is in place) to the insured or any immediate family member. Extra limits are available for an additional premium.

***A deductible of \$15 per person/occurrence will apply on all Medical Expenses and \$25 on all Personal Effects/Baggage Losses.**

WITH OPTIONAL PLANS:

Additional Trip Cancellation

\$500 Limit

\$1,000 Limit

\$1,400 Limit

This coverage is an option you can choose, to purchase an additional trip cancellation (in addition to the \$800 included in the policy) for the amount stated above.

WAR RISK - War risk coverage is not included automatically with this policy, but can be included for an additional premium when requested at least two weeks prior to the trip date. Premium for War Risk will be provided upon request.

Your rights as an insured may be affected by the administration and enforcement of U.S. economic embargoes and trade sanctions by the Office of Foreign Assets Control (OFAC).

For additional information please visit <http://www.treas.gov/offices/enforcement/ofac/faq/answer.shtml#9>