

International Helpers (Guernsey) Trust Volunteer Travel Summary



Charitable
Travel

“The International Helpers (Guernsey) Trust (IHT) provides a range of benefits to Trust Participants while traveling outside of the USA for charitable purposes on short-term trips. These benefits are provided by service contracts and policies issued to the IHT which form the Trust Fund that is held for the benefit of the Trust Participants.”

BENEFIT	LIMIT	COMMENTS
Accidental Death and Dismemberment	\$100,000	Reduced to \$10,000 for those under age 12 or 70 and above.
Medical Expenses – Primary <i>(No preexisting conditions exclusion)</i>	\$10,000	Primary benefits; \$2,500 of this limit is available to pay U.S. or Canadian providers. With a COVID-19 diagnosis, benefits are secondary to your primary medical plan. (\$100 deductible)
Disability Income Benefit	\$1,000/month \$500/month \$250/month	First 100 Months – Accident Months 101–200 – Accident 50 Months – Sickness (after a 3-month waiting period) <i>(No benefit if under age 12 or 70 and above.)</i>
Assistance Service	Included	Available 24/7/365 for assistance with worldwide medical emergencies; provided by IMG Global Response™
Emergency Medical Evacuation	\$100,000	Coordinated by IMG Global Response™; will bring participant back to their home country (including the U.S.) if necessary.
Crisis Management Service*	Included	Available 24/7/365 for assistance with worldwide nonmedical emergencies; provided by World Aware— includes threat of COVID-19 with a limit of \$1,000.
Security Evacuation*	\$100,000	Coordinated by World Aware; for evacuation due to crime, civil unrest, natural disasters, kidnap/hostage.
Family Coordination and 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	\$2,500	“Door to door” replacement cost benefit includes checked baggage; higher limits available upon request (<i>\$100 deductible</i>).
General Liability	\$1,000,000	Worldwide jurisdiction; includes a benefit for injury to a volunteer; covers volunteer and sending organization.
Crisis Triage	Included	Available 24/7/365 for guidance and support through difficult situations; provided by Concilium.
Telemedicine	Included	Provides fast and convenient care for your medical needs with no consultation fee or copay; available 24/7/365.
PARTICIPATION FEE		\$4.00 per person per day

COVID-19 Benefits

1. Medical: \$10,000 is available for other illnesses on a primary basis with no preexisting condition exclusion. With a positive COVID-19 diagnosis, this medical benefit operates in a secondary manner to a U.S.-based medical plan.
2. Emergency Medical Evacuation: Effective 8/11/2020—IMG Global Response™ is the assistance service provider and they will work closely with a doctor on the ground for emergencies which may be life-threatening. Keep in mind that it may not be possible to be evacuated and you should consider the level of care provided at your destination prior to travel.

*Covid vaccination is no longer required to receive this benefit

3. Crisis Benefits: Effective 11/5/2020—Threat of COVID-19—Typically used for mandatory quarantine prior to return travel. May extend to other circumstances.
 - a. Change in Air Travel: This benefit is available if there is no financial relief provided by the airline for an itinerary change up to \$1,000 per person.
 - b. Hotel Changes: The benefit is available if there is no other credit or financial relief provided by the hotel up to \$500 per person.

Optional Medical Benefits— can be purchased in addition to \$4.00 rate

No optional medical benefits are available for participants under age 12 or 70 and above; however, there is no age restriction on the purchase of the Expert Traveler Package base plan.

AGE	LIMIT	OPTIONAL BENEFIT	RATES***
12-59	\$40,000	Excess Medical Expenses — Optional Preexisting conditions are excluded. Includes an additional \$50,000 Emergency Medical Evacuation limit.	Additional \$0.49 per diem
	\$90,000		Additional \$0.69 per diem
60-65	\$40,000	Excess Medical Expenses — Optional Preexisting conditions are excluded. Does NOT include an additional Emergency Medical Evacuation limit.	Additional \$1.40 per diem
66-69	\$40,000	Excess Medical Expenses — Optional Preexisting conditions are excluded. Does NOT include an additional Emergency Medical Evacuation limit.	Additional \$3.05 per diem

Optional Medical Benefits Exclusions:

- a) coronavirus disease (COVID-19);
- b) severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); and
- c) any mutation or variation of SARS-CoV-2.

Regardless of any provision to the contrary, the policy excludes any liability directly or indirectly caused by or resulting from, arising out of or in connection with or attributable to:

- a) any coronavirus (or similar or equivalent virus in the future), including any mutation or variation of a coronavirus;
- b) any coronavirus disease (or similar or equivalent disease in the future);
- c) any epidemic or pandemic which poses a threat to human health or human welfare, whether officially declared an epidemic or pandemic or not; or
- d) any fear or threat of a), b) or c) above.

Optional excess medical expenses are available for purchase at a daily rate in addition to the \$4.00 participation fee. No excess benefits are available to participants under age 12 or 70 and above. All participants do receive \$10,000 in primary medical expenses with their base participation fee regardless of age.

Excess Short-Term Property

Personal property up to \$2,500 is provided under the personal property component of this plan. Additional benefits are available for equipment accompanying you on your short-term trip. These benefits must be coupled with the purchase of this plan and must accompany an international short-term missions trip enrollment. It protects against risks of physical loss or carnage. Benefits are provided on a replacement cost basis subject to deductible and includes the following perils: fire, theft, windstorm, flood, earthquake, and war. Common exclusions include, but are not limited to, wear and tear, mechanical breakdown, routine maintenance and recalibration. Benefits are limited to losses occurring overseas and accompanying you to or from overseas. Equipment shipped separately is not included in this plan. Please contact our office if such benefits are desired.



Mail or Email to:

P.O. Box 2860

Greenville, SC 29602

P: 800.922.8438 | F: 864.239.2435

gallaghercharitable@ajg.com

www.TravelWithGallagher.com

By requesting that we enroll you or your group, you are agreeing to participate in the International Helpers (Guernsey) Trust (IHT) for certain benefits and services. The Trust Participation Agreement is attached for signature and return with enrollment. Services and benefits are provided by service contracts and insurance policies issued to IHT.

Volunteer Travel Summary

By requesting that we enroll you or your group, you are agreeing to participate in the International Helpers (Guernsey) Trust (IHT) for certain benefits and services. The Trust Participation Agreement is attached for signature and return with enrollment. Services and benefits are provided by service contracts and insurance policies issued to IHT.

Limitations and Exclusions

*The cost of a security evacuation is only covered up to \$1,000 in countries and regions deemed severe risk by World Aware, unless the volunteer is already in the country and covered by this plan when the country or region is elevated to severe status. World Aware cannot guarantee service in Severe Risk areas. If you have questions about the risk level of your destination country, please contact us.

**While World Aware will deploy a specialist or negotiator as needed, this benefit does not pay ransom amounts.

***Optional excess medical expenses are available for purchase at a daily rate in addition to the \$8.95 participation fee. **No excess benefits are available to participants under age 12 or 70 and above.** All participants do receive \$10,000 in primary medical expenses with their base participation fee regardless of age.

Accident Disability Income:

Participant must be totally and continuously disabled and prevented from engaging in each and every occupation or employment for compensation.

*Illness Disability Income:

Illness must be manifested while the agreement is in force and result in continuous total disability which prevents a person from performing every duty.

This brief summary is not an insurance policy; rather, it outlines some of the features of these benefits. 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.

This program does not accept any claim over \$10,000 for medical benefits and \$100,000 for evacuation any way caused by or resulting from:

- a. coronavirus disease (COVID-19);
- b. severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); and
- c. any mutation or variation of SARS-CoV-2.

Coronavirus, Epidemic and/or Pandemic

Regardless of any provision to the contrary, the policy excludes any liability directly or indirectly caused by or resulting from, arising out of or in connection with or attributable to:

- a. any coronavirus (or similar or equivalent virus in the future), including any mutation or variation of a coronavirus;
- b. any coronavirus disease (or similar or equivalent disease in the future);
- c. any epidemic or pandemic which poses a threat to human health or human welfare whether officially declared an epidemic or pandemic or not; or
- d. any fear or threat of a), b) or c) above.

NEW! Crisis Management Extra Expense

This benefit will include up to \$1,000 on any one claim arranged by the Trust Participant, subject to a prior call to World Aware. In addition to Security Assistance, the term Crisis Management Extra Expense includes reimbursement of:

- a. a one-way economy airfare to return the Trust Participant to the starting point of the Trust Participant's Covered Trip, less any amounts credited or refunded to the Trust Participant up to \$1,000 for any one claim;
- b. the cost of unused hotel accommodation less any amounts credited or refunded to the Trust Participant up to \$500 on any one claim subject to written confirmation from the hotel of the unrecoverable amounts; and
- c. in the event that the Trust Participant interrupts an enrolled trip due to the Centers for Disease Control and Prevention changing the level of their COVID-19 Travel Recommendation from Level 1 or Level 2 to Level 3 or above.

Claim Provisions

To help facilitate prompt payment of claims, you should report all claims as soon as possible directly to:

Gallagher Charitable – Travel

P.O. Box 2860

Greenville, SC 29602

Phone: 800.922.8438 | Fax: 803.252.1988

iheligibility@imglobal.com

Claimant is required to provide a scan or photo of their passport upon submitting a claim.

Written notice of claim must be given to us within 30 days after an injury, illness or loss occurs or begins. If such notice cannot be given during such time, then it must be done as soon as reasonably possible. The notice must include the claimant's name, your name and the confirmation number.