



Gallagher Charitable International Insurance Services Travel Insurance

Insurance Benefits for Reciprocal Ministries International

SUMMARY OF COVERAGES

Accidental Death and Dismemberment Principal Sum <i>(reduced to \$10,000 for those under age 12 and over 70)</i>	\$100,000
Medical Expense, \$100 deductible <i>\$2500 of this limit is available to pay US providers: no pre-existing condition exclusion</i>	\$10,000
Emergency Medical Evacuation <i>Coordinated by SAS: will bring insured back to USA: no pre-existing condition exclusion.</i>	\$100,000
Family Coordination & Repatriation of Mortal Remains <i>Combined limit for both benefits Includes \$2,500 sublimit for extra expenses incurred during an approved medical evacuation</i>	\$25,000
Assistance Service <i>Available 24/7/365 for assistance with worldwide medical emergencies: provided by SAS</i>	\$100,000
Crisis Management Service <i>Available 24/7/365 for assistance with worldwide non-medical emergencies: provided by SAS</i>	\$100,000
General Liability <i>Worldwide jurisdiction: covers volunteer and sending organization; includes coverage for injury to a volunteer</i>	\$1,000,000
Property Property <i>Replacement cost coverage: includes checked baggage: "door to door" coverage</i>	\$2,500
Disability Income	
<i>First 100 months - Accident</i>	\$1,000 / per mo.
<i>Months 101-200 - Accident</i>	\$500 / per mo.
<i>50 months - Sickness (after 3 month waiting period)</i>	\$250 / per mo.
Aggregate Limit <i>Provides the full \$100,000 AD&D benefit for up to 200 persons in a common accident; higher limits available Contact us for groups over 200</i>	\$20,000,000

RATES

\$ 3.30 per person per day

The rates are computed from the date of leaving home to date of arrival home

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.

Gallagher Charitable International Insurance Services - Missionary Insurance Services is our Specialty

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