



FOREIGN LIABILITY INSURANCE SUMMARY

Foreign Mission & Outreach Liability Insurance Plan

Liability insurance for agencies, churches, and their travelers.

2008

Why do I need to be aware of this insurance?

Domestic liability insurance stops, or coverage is reduced, when you leave the USA. Your general liability policy provides limited coverage. Your automobile hired and non-owned liability insurance provides no coverage outside the USA. Your WC provides limited coverage for your own paid staff, but you need our special voluntary workers' compensation for volunteers.

How does it work?

All UM agencies, churches and institutions may participate. Send the enclosed Application form to the PACT Service Center. Please submit an application well in advance of your trip.

Eligibility: Most destination countries are eligible for coverage, but the carrier may not be able to insure trips into countries or jurisdictions subject to trade or economic sanctions imposed by the U S government. In a country where sanctions exist, an insurer's ability to pay a covered claim is dependent, in part, on the government's willingness to allow the claims adjuster into the country at the time of loss to adjudicate the claim. Please contact us prior to your trip if the country you plan to visit is on the list. The government website www.treas.gov/ofac provides up-to-date information.



Rates:

Premium must be charged for every person on the trip. The lowest rates apply to spouses and other family members who are along on the trip but are not official participants in the project or tour. They are covered only for the Executive Assistance Services.

Call the PACT Service Center @ 877-UMC-PACT if your situation does not fit the chart or you have any questions.

Persons traveling	Up to 10 days	From 11 to 15 days	16 days to 30 days*
Work Groups – up to 30 persons*	\$20 per person	\$25 per person	\$30 per person
Individuals or groups – up to 5 persons	\$20 per person	\$25 per person	\$30 per person
Larger Groups** 6 to 30 persons*	\$15 per person	\$20 per person	\$25 per person
Family Members (not part of the project)	\$10 per person	\$10 per person	\$10 per person

Surcharges apply:

Church buses & vans (excess limits in Mexico)	\$50	each vehicle, flat charge
Automobile and Van rentals	\$50	each vehicle, flat charge
Buses chartered with drivers	\$100	each bus, flat charge

* When a group is larger than 30 people, or longer than 30 days, the rate per person may be reduced.

** Traveling groups other than Work Groups may include, but are not limited, to choir tours, groups visiting the Holy Land, people attending meetings of religious organizations, or engaged in other ways in the service of ministry.

Please complete the enclosed Application form

1. Fax the application to the PACT Service Center
2. Ask a service representative to confirm the premium amount
3. Send check payable to AJ Gallagher Risk Mgmt Svcs RM.

After the premium is received, we will confirm coverage by sending a Certificate of Insurance, and will send Executive Assistance cards for each traveler to take along on the trip.



FOREIGN MISSION & OUTREACH LIABILITY INSURANCE PLAN
(for projects and activities outside the USA)
ACE American Insurance Company
INTERNATIONAL ADVANTAGE

COVERAGE SUMMARY

(All coverages and limits are subject to the terms and conditions of the policy)

Commercial General Liability

Employees and volunteers are additional insureds

1,000,000	each occurrence, all other liability coverages
1,000,000	annual aggregate, Products-Completed Operations
1,000,000	annual aggregate, Personal & Advertising Injury
1,000,000	annual aggregate, Employee Benefits Liability
1,000,000	each incident, Damage to Rented Premises
10,000	each person, for accident Medical Expenses

Commercial Automobile Liability

Employees and volunteers are additional insureds

No coverage for personal effects or other property

1,000,000	each occurrence for Owned*, Hired and Non-owned Auto Liability
10,000	each person (30,000 aggregate per accident) Medical Payments

*applies as excess over Government-required primary insurance in Mexico

Accident medical benefits as per the Workers' Compensation laws

Employees and volunteers are covered, but not accompanying family members

Statutory benefits, per state of hire in the USA*, are provided on a Voluntary Workers' Compensation basis, plus endemic diseases coverage

* state in which the entity is located, or in which each participant resides

Participants should carry their own hospital-medical coverage for those ordinary illnesses not coverable under Workers Compensation laws.

See EXECUTIVE ASSISTANCE for Emergency Cash and Hospital Admission benefits.

Employer's Liability

1,000,000	each accident
1,000,000	aggregate disease, including endemic diseases

Repatriation:

100,000	annual aggregate
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EXECUTIVE ASSISTANCE SERVICES
Applies also to family members

COVERAGE SUMMARY

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Information on local security conditions, recommendations on airports, how to stay safe, local transportation, hotels and restaurants, and business etiquette
Emergency medical evacuation and repatriation coverage
Hospital admission deposit – a guarantee of up to \$10,000 USD
Medical monitoring and dispatch of Doctor or Specialist
Pre-trip medical referral information - to multilingual doctors and/or hospitals
Embassy and Consul information
Lost document assistance - important documents such as passports and credit cards
Emergency message transmission
Emergency cash advance - up to \$1,000 in local currency for emergencies
Access to local attorneys
Emergency translation / interpreter services and referrals
Benefits verification and claims assistance
Return of traveling companion / dependents
Return of vehicle to rental agency
Emergency family travel arrangements - for family members to join a hospitalized participant
Emergency medication - arrangements for transporting it to you
Crisis response – consultation
Twenty-four hour emergency medical personal or travel assistance

When planning a trip, these web sites could be helpful:

US State Department <http://travel.state.gov/travel>
UK Foreign Office www.fco.gov.uk/travel
Centers for Disease Control www.cdc.gov/travel



FOREIGN MISSION & OUTREACH LIABILITY INSURANCE PLAN
GL, AL and WC coverage outside the USA
ACE American Insurance Company

2008

APPLICATION

Name of Church or other UM Entity _____

Mailing Address _____

Contact Person: Phone: E-mail: _____

Purpose of the trip / location of the event
Foreign countries to be visited *
Date Departing from USA
Date Returning to USA
Names of participants & of family members accompanying:
UM employees # Volunteers # Family (non-participants)
Autos & vans # church owned # rented by the church # owned by others
Buses # church owned # chartered

- *1. Eligibility: **Most destination countries are eligible for coverage**, but ACE may not be able to insure trips into countries or jurisdictions subject to trade or economic sanctions imposed by the U S government. In a country where sanctions exist, an insurer's ability to pay a covered claim is dependent, in part, on the government's willingness to allow the claims adjuster into the country at the time of loss to adjudicate the claim. Please contact us prior to your trip if the country you plan to visit is on the list. Check with the website www.treas.gov/ofac for up-to-date information.
2. No coverage for personal effects or other property.

Send this request to:

Arthur J Gallagher PACT Service Center
Fax # 866-221-4858
Phone 800-221-8552
umcpact@ajg.com