

A&AI Volunteer Program - FAQ

Dear Volunteer,

We understand that you are volunteering your time and in most cases, your own funds in order to serve those overseas. A part of your preparation is to insure that in the event something happens while on the trip, you and your fellow volunteers are as prepared as can be. While insurance is not a subject that one likes to spend a lot of time, nor money on, Your Sending Organization in partnership with Adams & Associates International has developed a package of coverages that protect the financial well-being of the Volunteer.

We are always comparing policies and programs that short term travelers come across. We feel that this package provides the coverages typically needed, while at the same time is a good Steward of your hard earned funds.

Here are some of the Frequently Asked Questions Adams & Associates International (A&AI) receives when someone is planning their Mission Trip.

What are the Coverages & Cost?

Accidental Death & Dismemberment: Limit \$100,000.

The benefit is paid if demise is due to accidental means while on your Mission Trip.

Disability Benefit – This benefit, when approved would pay if you became disabled while on your trip.

If due to an accident - \$1,000/month for 100 months & \$500/month for months 101 – 200

If due to a sickness - \$250/month for up to 50 months, after a 3 month waiting period.

Medical Benefit – Limit \$ 10,000 with a \$100. deductible

This coverage is PRIMARY meaning that this policy can be claimed against first, before you claim with your USA medical company. This policy provides coverage for your PRE-EXISTING Conditions as well. \$2,500. of this limit can be used to reimburse USA medical providers.

Assistance Service & Medical Emergency Evacuation – Limit \$75,000.

This benefit provides for the Services of Medical Professionals to determine the best course of treatment in the event you are injured or sick while on your trip. If it is determined that you need to be relocated elsewhere for proper medical treatment, the cost of such transport is provided as well. A Family Travel limit of \$15,000 is included. This coverage is so Family members are not left behind during an Evacuation situation. A Repatriation of Remains limit of \$7,500. is provided as well.

Personal Property – Limit \$2,500 with a \$100. deductible

Coverage is replacement cost regardless of how the item(s) were lost, stolen and/or damaged, at any time while on your trip.

War & Terrorism Coverage – Coverage IS provided in the event that a loss is caused by a terrorist activity or war & related acts of war while on your trip.

Premium - \$ 2.75 per person per day while on your Mission Trip

Coverage Period – After enrollment, coverage is effective from the moment you leave your home to begin your Mission Trip. Coverage continues until you return to your place of residence.

I have insurance! I do not want to buy this or any other coverage!

The reason our limits could be considered low by some standards is because you probably have a level of coverage that many USA medical policies provide. This plan is designed to cover a person's deductible and co-insurance that you may be responsible for in the event of a claim. This coverage is primary therefore one does not have to make a claim against their USA policy unless the limits on this policy are exceeded.

We have found that most USA medical policies DO NOT provide Emergency Services & Emergency Medical EVACUATION coverage. In most cases, coverage is not provided for War or War like acts or Terrorism. Without this insurance protection, who would be responsible for paying the cost of anything from an upgrade to first class ticket to a full Air Ambulance, if your medical situation dictates a different form of return travel home?

I see other plans with much higher limits! Can we get Higher limits?

Adams & Associates International reviews other plans all the time. In most cases higher limits are just not needed. Higher limit medical plans are usually considered EXCESS. This means that you have to put in any claim to your USA carrier first. After accounting for your deductible (\$500?) and possibly any co-insurance (\$1,000?), only \$1,500 would be claimed against the higher limit travel policy. Even if this higher limit policy were primary, you still have your USA medical policy that would reimburse you regardless.

Higher medical limit policies also come with higher per diem costs including minimum premiums. We are not aware of a single Volunteer that has been left without reimbursement when using the Volunteer Travel Program.

There are occasions when other coverages or limits are needed. Please contact Adams & Associates International to discuss needs and options that may be available.

What if I do not have a USA medical insurance policy?

The Adams & Associates International policy is primary, and would pay your valid covered claims, but only up to the limit on this policy. Adams & Associates International can provide you with a higher limit, major medical type plan, for those who need it. By dealing with the person(s) who truly need higher limits, the majority of the other Volunteers only have to pay the low per diem cost for what they need.

What is the Emergency Service & Evacuation Coverage? What if I want to come home!

This coverage provides 24/7 services. It is available to all who are involved in an **Emergency Medical Situation**. The Service works with all the necessary Medical professionals to determine what needs to be done. The medical professional's recommendation dictates how you will be transported. The goal is to get you back to your home as safely as possible.

You can not just decide to bring yourself home. The insurance will not pay for the cost of your transport unless the Assistance Service Company has determined it is medically necessary to have you transported to another location for medical services. If you make your own arrangements, there are no guarantees that this policy will be able to reimburse you for your travel expenses.

What if I had a Medical Condition before I left on my mission trip?

If you have a Pre-Existing condition, it would be covered for both the Medical Benefit and the Evacuation Coverage. Your Sending Organization and A&AI will not leave a person on the field because of a medical situation that happens prior to joining your group. You do not have to disclose your medical situation to anyone prior to going on your trip. Please keep in mind that if you are not up to being on a Mission Trip, the insurance will cover you, but will you be a potential liability to those you are trying to serve?

What is Repatriation of Remains & Family Coordination coverage?

The Repatriation of Remains provides for a \$7,500 benefit if your body needs to be shipped home. The Family coordination benefit provides for a \$15,000. benefit if a family member, team member or possibly a friend needs to escort or accompany you home during your medical Emergency. The Medical providers make the decision.

How is my CLAIM going to be handled?

Adams & Associates International manages ALL CLAIMS of Volunteers. We ask that you save all receipts for any medical bills you have incurred. While there is not a requirement that any hospitalizations be Pre-Certified, we recommend that you contact the Assistance Service Company, especially if larger sums of money are required by the foreign medical provider before services are rendered or your release from the medical facility. If the medical facility is willing to cooperate, the Assistance Service Company will deal directly with the foreign Medical provider in the settlement of your bills. Please keep in mind that it is sometimes easier to satisfy payment by your credit card, and then file your claim directly with A&AI.

If you have to replace any personal property item lost on the trip, please save all receipts and submit them to A&AI upon your return.

A&AI can be notified of all claims via e-mail using our WEB SITE. The A&AI e-mail address is:
aai@aaintl.com

NOTE: Please keep in mind that this and most insurance policies are designed to reimburse the insured for any financial loss that may be covered under a policy. A CLAIM situation is a PARTNERSHIP. The insurance company, your Sending Organization or A&AI cannot deliver to you a toothbrush if your carry-on bag is lost or stolen. Common Sense, and holding on to your receipts is about as complicated as a claim situation needs to be.

What happens if I do not go on the Mission Trip?

If you do not go on your trip, or return early for any reason, the insurance premium you have paid will be returned to you on a pro-rata basis. If your trip is extended, for any reason, your coverage will continue. We ask that you notify us upon your return so that the appropriate additional premium can be collected.

There is never a minimum premium, minimum number of days or a minimum number of travelers needed to secure you can have your coverage.

Do I need Trip Cancellation coverage? What if I do not go on my trip?

Adams & Associates International has access to Trip Cancellation coverage that is separate from the Volunteer Travel program. We have intentionally kept this coverage separate because most short-term mission travel does not require that one put down a truly non-refundable deposit.

Our observation is that most mission trips are to remote, non-tourist areas in places that usually do not expect deposits up front. We see very little cruise line, big city hotel, or resort/spa mission travel. Airlines often charge a nominal change fee and issue a credit to the traveler for their ticket for up to one year. We also frequently see that churches and sending organizations keep a waiting list for persons to be added to trips; therefore, there is usually minimal financial loss for the person not going.

Please keep in mind that not all situations in which one decides to cancel a trip are covered. War and hostile situations, as we have recently seen, would not necessarily provide coverage. If the Sending Organization cancels a trip, or if a person simply decides not to go, coverage may not apply.

Having said that, there certainly are situations in which Trip Cancellation insurance is valuable to the volunteer. Adams & Associates International has access to two Trip Cancellation plans. The cost for the Mission Travel Cancellation program is calculated on a per day basis (\$5.45 per day) without regard to age or trip cost. The Patriot TRIP plan is similar to most other Trip Cancellation plans in that the cost for coverage is a percentage of the volunteer's trip cost. The percentage used is derived from the volunteer's age and is not affected by trip duration.

When deciding whether or not to purchase Trip Cancellation coverage, please consider which of your prepaid expenses are truly non-refundable. If you stand to lose a sizable amount of money if your trip were cancelled, then this coverage would likely be in your best interest. Please feel free to call Adams & Associates International and we can advise you as to which Trip Cancellation plan is best suited for you, and we can arrange the appropriate coverage for you or your group.

How Can I Enroll for Coverage under this Volunteer Travel Insurance Plan?

Coverage can be arranged by contacting Adams & Associates International. A&AI will send you instructions as to how to enroll for coverage via our "on-line" enrollment feature on our web site. We can send you a paper enrollment form if desired.

What if I refuse to enroll in this coverage!

We all have to make our own decisions in our lives. If you elect not to enroll for this coverage, neither your Sending Organization nor anyone else, will be responsible for any financial reimbursements to you. While Adams & Associates International allows for last minute enrollments prior to leaving overseas, you will not have any sort of coverage unless arranged in advance, and a written confirmation is received from A&AI.

Please remember, we are all guests of those who have worked hard for many years to cultivate the relationships that allow us to visit and work on a Volunteer basis. Claims do happen, not to everyone, but they do happen. Your Sending Organization is offering this opportunity to provide a level of protection while working hand-in-hand with those who need our assistance. Not having the Services or Insurance provided under this plan can take the time of the other Volunteers, your Hosts, and those we all wish to serve Overseas.

What if I have any Questions before or during my Mission Trip?

Please feel free to Contact Adams and Associates International directly. Please have the following information ready so we can answer your questions;

A&AI Enrollment Number:

The Country you are Traveling to:

Your Dates of Travel:

Your Job, Project or Strategic Partnership number: (if assigned by your Sending Organization)

Who is Adams & Associates International?

Since 1980 Adams & Associates International has been involved in providing all lines of Insurance services for Organizations Serving others around the world. Many of the programs available originated out of the needs of those in the Mission community who could not find adequate insurance coverage for their exposures overseas. A&AI is constantly working with the major insurance companies to provide the products and services tailored to meet the needs of the Mission Sending Organization.

INSURANCE BENEFITS FOR Reciprocal Ministries International

A&AI Travel Insurance

American International Group, in cooperation with Adams & Associates International® (A&AI), has developed a package of benefits for you while you are overseas and while in route to and from your assignment. (The Property Insurance is underwritten by Chubb).

The coverage provides a basic level of Personal Accident Protection, Permanent Total Disability and Property Insurance and is not intended to replace any personal insurance that you may currently have.

SUMMARY OF COVERAGES - PERSONS AGES 13 TO AGE 69

Accidental Death and Dismemberment Principal Sum	\$100,000
Disability Income, per month for 1st through 100th months, Accident	\$1,000
per month for 101st through 200th months, Accident	\$500
per month for 4th through 54th months, Sickness	\$250
Medical Expense, \$100 deductible Note: \$2500 of this benefit can be used to meet eligible medical expense incurred in the US.	\$2,500
Medical, Legal, Passport and Baggage Assistance	<u>see AIG International Services Summary</u> (formerly AIG Assist)
Emergency Medical Transportation	\$75,000
Repatriation of Mortal Remains	\$7,500
Family Coordination	\$15,000
Property & Baggage Insurance, \$100 deductible, per family unit (Chubb)	\$2,500

SUMMARY OF COVERAGES - PERSONS AGE 70 & OVER, AND, CHILDREN

Accidental Death and Dismemberment Principal Sum	\$10,000
Medical Expense Note: \$2500 of this benefit can be used to meet eligible medical expense incurred in the US.	\$2,500
Medical, Legal, Passport and Baggage Assistance	<u>see AIG International Services Summary</u> (formerly AIG Assist)
Emergency Medical Transportation	\$75,000
Repatriation of Mortal Remains	\$7,500
Family Coordination	\$15,000
Property & Baggage Insurance, \$100 deductible, per family unit (Chubb)	\$2,500

The Property Benefit does not apply to children.

RATES

The rates are computed from the date of leaving home to date of arrival home and are as follows:

Persons age 13-69	\$ 2.75 per day per person
Persons age 70 or over and children 12 and younger.	\$ 2.75 per day per person

An additional one-time charge of \$2.50 per person is required for groups of 51 or more persons. Please see enrollment form.

EXAMPLES

6 in a group that will be in service for 9 days
6 persons X 9 days = 54 person/days X \$2.75 = \$148.50 premium

2 persons in a group that will be in service for 4 days
2 persons X 4 days = 8 person/days X \$2.75 = \$22.00 premium

ENROLLMENT

The enrollment should be completed fully by the group leader, travel agent or individual and submitted to A&AI. We suggest that this enrollment be completed well in advance of your term of service. The coverage becomes effective on the date that you indicate on the enrollment form or the date it is received by us, whichever is later.

CHILDREN'S BENEFIT

Children age 12 and under have a benefit of \$10,000 Accidental Death and Dismemberment, Medical, Assistance, Emergency Medical Transportation, and Repatriation of Mortal Remains. The rate is \$ 2.75 per day and children should be shown separately on the enrollment form. Property (baggage) insurance is not covered. Children may be covered with full benefits.

CLAIMS

Claim forms are available from your administrator and should be carried with other insurance documents when traveling overseas. We recommend establishing an Insurance Folder for all related insurance documents and information.

NOTE: THIS SUMMARY OF COVERAGE IS NOT A CONTRACT OF INSURANCE. FOR DETAILS OF COVERAGE, PLEASE CONSULT THE MASTER GROUP POLICY, NUMBER: 902-1798 AND OTHERS, OR SUBSEQUENT POLICIES, ON FILE WITH THE POLICYHOLDER.

Among the major exclusions in the policy are: suicide, service in the Armed Forces of any country, and certain flying in non-scheduled aircraft.

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