

Volunteer Missionary Travel InsuranceSM

Due to numerous inquiries we have had from our clients, Adams & Associates International has developed a package of insurance benefits specifically designed for Volunteers.

Accidental Death & Dismemberment.....	\$100,000.00/Person
Disability Income Benefit for Permanent Total Disability	
For Accident 100 Month Benefit.....	\$1,000.00/Month
For Sickness 50 Month Benefit	
3 Month Waiting Period	\$250.00/Month
Medical Expense \$100.00 Deductible	\$2,500.00
*OPTION to INCREASE LIMIT to.....	\$10,000.00
This additional \$7,500.00 applies to Non-USA & Canada Medical Expenses ONLY	
Emergency Medical Transportation.....	\$50,000.00
Repatriation of Mortal Remains	\$7,500.00
Medical Assistance (24 Hour Telephone Service)	
For Assistance with Worldwide Medical Emergencies	Included
Property (Baggage) Insurance	
\$100.00 Deductible.....	\$2,500.00
Aggregate Limit.....	\$2,000,000.00
Please Note: 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.	
Also Note: 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.	

1. The Aggregate Limit of \$2,000,000 provides the full \$100,000 AD&D coverage for up to 20 persons in a common accident. Higher limits up to \$10,000,000 are available for groups of 20 or more persons together and is included automatically when the additional premium on the Enrollment for 21 persons or more in the same group is paid.
2. For persons age 70 or over and certain children, The Accidental Death & Dismemberment Benefits are reduced to \$10,000.00 and there is no Disability Income Benefit.

\$2.00 per person per day with a medical limit of \$2,500 - or -

***\$2.55 per person per day with Optional "Overseas Only" medical coverage.**
(The entire group must enroll under the same plan).

To secure coverage, complete the form entitled Enrollment, Volunteer Missionary Insurance and return this along with your check for the premium made payable to: Adams & Associates International. In computing the number of days, count the departure day as well as the day of return.

If coverage is being secured for a group, the group would be responsible for requiring all Volunteers to carry this insurance. In the event the entire group is not traveling on the same dates, please attach a separate sheet grouping the Volunteers by the dates they are traveling.