

International Helpers (Guernsey) Trust



Charitable
Travel

Medical Professional Liability Program

“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 |
|---|---|---|
| Medical Professional Liability | \$500,000 | \$5,000 retention per claim, per practitioner. Applies to occurrences outside of home country and outside the U.S. See page 7 for details. |
| Accidental Death & Dismemberment | \$100,000 | Reduced to \$10,000 for those under age 12 or over age 70 |
| 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 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 3 month waiting period) <i>(no benefit if under age 12 or over age 70)</i> |
| Assistance Service | Included | Available 24/7/365 for assistance with worldwide medical emergencies; provided by Intana Global™ |
| Emergency Medical Evacuation | \$100,000 | Coordinated by Intana Global™; will bring participant back to their home country (including US) if necessary |
| Crisis Management Service* | Included | Available 24/7/365 for assistance with worldwide non-medical 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 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 | Varies Per Class Selection | |

Benefit Selection

Short-Term Volunteer Groups & Individuals

If eligible for participation in the Trust, benefits will be provided during **short-term projects outside the United States**. Individual physicians, surgeons, nurses and various medical technicians or groups of these persons affiliated with nonprofit, without organization benefits.

| Daily Participation Fee Per Practitioner Without Organization Benefits | |
|--|---------|
| Classification 1 | \$9.09 |
| Classification 2 | \$12.51 |
| Classification 3 | \$15.96 |

| Daily Participation Fee Per Practitioner Includes Organization Benefits | |
|---|---------|
| Classification 1 | \$10.46 |
| Classification 2 | \$14.68 |
| Classification 3 | \$18.97 |

includes organization benefits.

Classifications

- 1) **Physician – No Surgery:** Chiropractor, Dentist, Registered Nurse, Nurse Practitioner, Pharmacist, Physician Assistant, physical therapy, Various Medical technicians – X-ray, CT, surgical, EMT, etc.
- 2) **Physician – Minor Surgery:** Podiatry, Emergency Medicine, Oral Surgeon, Nurse Anesthetist, Radiation Therapist.
- 3) **Specialists Providing Surgical Procedures, Highly Skilled Search and Rescue, Physician – Major Surgery:** Ophthalmology, Urology, Cardiac Surgery, Otolaryngology, General Surgery, Anesthesiology, Obstetrics-Gynecology, Plastic Surgery, Thoracic Surgery, Vascular Surgery, Orthopedic Surgery, Neurosurgery, and all others.

Practitioner

Without Organization Benefits: Choosing this option provides liability protection for you as a practitioner but no benefits will extend to your sponsoring organization.

Includes Organization Benefits: Choosing this option will not only provide liability protection for you as a practitioner, but also for your sponsoring organization as a result of your actions. Please note that the \$500,000 limit is shared among all claimants for a single occurrence pertaining to an enrollee. This option does not provide an additional \$500,000 limit to your sponsoring organization.

ALTHOUGH GALLAGHER CHARITABLE IS WILLING TO ASSIST YOU IN UNDERSTANDING THIS PROGRAM, WE ARE NOT SOLICITING YOUR PARTICIPATION IN THE INTERNATIONAL HELPERS TRUST. THIS TRUST IS LOCATED IN GUERNSEY. IT IS NOT AUTHORIZED TO SOLICIT BUSINESS IN THE UNITED STATES AND IS NOT SUBJECT TO REGULATION WITHIN THE UNITED STATES. THE BENEFITS PROVIDED BY THE TRUST ARE ONLY APPLICABLE WHILE YOU ARE OUTSIDE THE TERRITORIAL BOUNDARIES OF THE UNITED STATES. TO PARTICIPATE IN THIS TRUST, IT IS NECESSARY FOR YOU TO CONTACT THE TRUST.

Optional Medical Benefits – can be purchased in addition to the base rate.

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

| AGE | LIMIT | OPTIONAL BENEFIT | RATES*** |
|-------|----------|--|----------------------------|
| 12-59 | \$40,000 | Excess Medical Expenses – Optional <i>Preexisting conditions are Excluded.</i> <i>Includes an additional \$50,000 Emergency Medical Evacuation limit.</i> | Additional \$0.49 per diem |
| | \$90,000 | | Additional \$0.69 per diem |
| 60-65 | \$40,000 | Excess Medical Expenses – Optional <i>Preexisting conditions are Excluded.</i> <i>Does NOT include an additional Emergency Medical Evacuation limit.</i> | Additional \$1.40 per diem |
| 66-70 | \$40,000 | Excess Medical Expenses – Optional <i>Preexisting conditions are Excluded.</i> <i>Does NOT include an additional Emergency Medical Evacuation limit.</i> | Additional \$3.05 per diem |

Optional Medical Benefits Exclusions:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- 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:

- 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 base participation fee. No excess benefits are available to participants under age 12 or over age 70. 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 & 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.



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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 & Benefits are provided by service contracts & insurance policies issued to IHT.