INSURANCE BENEFITS FOR Ouachita Baptist University

Gallagher Charitable International Insurance Services Travel Insurance

SUMMARY OF COVERAGE

Accidental Death and Dismemberment
Principal Sum
(reduced to $10,000 for those under age 12 and over 70)
$100,000

Medical Expense, $100 deductible
$2500 of this limit is available to pay US providers: no pre-existing condition exclusion
$10,000

Emergency Medical Evacuation
Coordinated by SAS: will bring insured back to USA: no pre-existing condition exclusion.
$75,000

Family Coordination & Repatriation of Mortal Remains
Combined limit for both benefits
Includes $2,500 sublimit for extra expenses incurred during an approved medical evacuation
FC$15000/RR$7500

Assistance Service
Available 24/7/365 for assistance with worldwide medical emergencies: provided by SAS
n/a

Crisis Management Service
Available 24/7/365 for assistance with worldwide non-medical emergencies: provided by SAS
Not included

General Liability
Worldwide jurisdiction: covers volunteer and sending organization; includes coverage for injury to a volunteer
Not Provided

Property Property
Replacement cost coverage: includes checked baggage: “door to door” coverage
$2,500

Disability Income
First 100 months - Accident

Months 101-200 - Accident

50 months - Sickness (after 3 month waiting period)

$1,000 / per mo.
$500 / per mo.
$250 / per mo.

Aggregate Limit
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
$20,000,000

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

$2.00 per person per day
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.

To secure coverage, complete the form entitled Enrollment, Volunteer Missionary Insurance and return this along with your check for the premium made payable to: Gallagher Charitable International Insurance Services-Arthur J. Gallagher. 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.