

**Q: How much does this coverage cost?**

The collective buying power of the Episcopal Church enables us to make this portfolio of coverages available at a cost of less than \$10 per person, per day. Most organizations sponsoring organized travel programs build the insurance cost into the overall tour package as a direct pass-through to participants.

**Q: How can we get ACE International Advantage™?**

Call your Church Insurance Agency Service Center at (800) 293-3525 for a simple application. We'll compute the premium based on your projected travel activity and, if you decide to participate in the program, we'll bill you for that amount. If you conduct additional travel during the policy term, it will be covered automatically. At the end of the policy term, we'll send you a short form asking you to certify to your actual travel activity. If any additional premium is due, we'll collect it then.

One Episcopal mission team discovered the value of this coverage on a trip to the Dominican Republic.

While working on a homemade ladder, one worker fractured his leg when the ladder collapsed beneath him.

The policy paid for emergency surgery at a local hospital and the cost of emergency evacuation back to the United States.

*"The company became the middleman between the primary care provider (in the United States) and the Dominican hospital. It got difficult because the doctors didn't speak English and our Spanish speakers didn't know the Spanish medical terms."*

Charles Schulz—Christ Church,  
Richmond, VA

In the end, interpreters were provided on both ends of the conversation to get the matter resolved.

## International Accident and Casualty Package

# International Travel Policy

*A cost-effective array of  
protection against the  
risks of international travel*

For more information about this outstanding value in international protection, please call toll-free: (800) 293-3525.

Church Insurance Agency, is pleased to offer the ACE International Advantage™ program, underwritten by the ACE Group of Companies. ACE is a global leader in property and casualty insurance and reinsurance that serves a diverse group of clients. Rated A+ (Superior) by A.M. Best Company and AA- (Very Strong) by Standard & Poor's, ACE conducts business on a worldwide basis in more than 140 countries.

Just a few of the commonplace church activities covered under this program:

- Choir tours in Europe
- Lenten Holy Land study groups
- Mission and relief work in emerging nations
- Clergy conferences in England
- Visits to companion dioceses

## Questions and Answers

### Q: Why do we need this program?

- Stateside insurance policies—whether from Church Insurance or anyone else—aren't designed to protect you against overseas problems.
- Managed health care plans—which many participants may rely on for medical coverage while traveling—aren't designed to handle overseas emergencies.
- Liability policies generally only cover claims that are brought in the United States, its possessions, and Canada.
- Workers' Compensation & Employer's Liability policies usually don't cover workplace accidents outside U.S. soil.
- Sociopolitical unrest and terrorism are on the rise, even in parts of the globe where Americans once felt safe.

### Q: Exactly what protection does the policy provide?

ACE International Advantage™ actually bundles different coverages together within a single policy:

#### General Liability

- \$1 million each occurrence BI/PD and per claim for employee benefits
- \$2 million aggregate for products-completed operations
- \$1 million aggregate for personal and advertising injury
- \$1 million for premises damage
- \$10,000 per person for medical expenses
- \$2 million general aggregate

#### Commercial Auto Liability

- \$1 million each accident, combined BI/PD single limit
- Hire & Non-Owned Physical Damage Limit \$25,000 per accident/\$25,000 per policy period

#### Employers Responsibility

- Foreign voluntary workers compensation
- Employers' liability: \$1 million bodily injury to employees for accident or endemic illness
- \$10,000 Medical
- Coverage available for U.S. Nationals, Third Country Nationals and Local Nationals

#### Executive Assistance® Services

- Suite of live emergency and travel assistance services including emergency medical, personal, legal and travel services, emergency medical and political evacuation or repatriation and concierge services
- 24/7 access via international toll-free calling from more than 40 countries, as well as U.S. and Canada
- Emergency political evacuation/repatriation: \$2,500 per covered person per event, \$10,000 policy limit
- Unlimited access to proprietary e-Services, including global security and health reports and travel information, printable ID cards and passport stickers at password protected [www.aceExecutiveAssistance.com](http://www.aceExecutiveAssistance.com)
- Coordinated through two of the world's leading providers, EuropeAssistance USA and iJet Intelligent Risk Systems

#### Commercial Property & Business Income

- Real and personal property
- EDP and special objects
- Salespersons' samples, personal property, personal property in transit or on exhibition, incidental cargo

#### International Medical and Accidental Death & Dismemberment (AD&D) Insurance

- AD&D for employee – \$100,000 or \$250,000 are available
- AD&D for spouse – \$50,000; for child – \$25,000
- Medical expense for employee, spouse or child – \$25,000
- Student and chaperone coverage available

#### Kidnap & Extortion

- \$100,000 automatic Kidnap & Extortion limit (higher limits available)
- Access to prevention and response effort coordinated by Neil Young Associates, recognized world leader in special risks market

Note: This information is provided for informational purposes only. Please refer to the actual policy for complete details of coverage, benefits, exclusions and limitations. Coverage is subject to underwriting and may not be available in all jurisdictions. Worldwide Kidnap, Ransom & Extortion coverage excluded in some areas.