



General Conference of Seventh-Day Adventists

GC Session 2025

Policy Number: GLM N1157348

General Conference of Seventh-Day Adventists is making a variety of travel benefits available for you while you are traveling on behalf of the General Conference of Seventh-Day Adventists and its affiliates. Coverage is available for eligible members while attending the General Conference Session in St. Louis, MO and includes personal deviation for a period of no longer than 30 days. Below is a brief overview of the travel benefits being offered and contact information in the event of an emergency.

Who is eligible for coverage?

Class 1 – All approved Non-U.S. delegates, guests, visitors, staff, and exhibitors named on file and their dependents.

Class 2 – All approved U.S. delegates, guests, visitors, staff, and exhibitors named on file and their dependents.

Accidental Death & Dismemberment Benefits*

If, within 365 days of a covered accident, injury results in any one of the losses shown to the right, the benefit amount shown opposite the loss will be paid. If multiple losses occur, only one benefit amount—the largest—will be paid for all losses due to the same accident.

Covered Loss	Benefit Amount
Life, Two or More Members, Quadriplegia	\$10,000
Hemiplegia, One Member, Paraplegia	\$5,000
Thumb & Index Finger of the Same Hand, Uniplegia	\$2,500

Principal Sum

Class 1 - \$10,000

Class 2 - \$10,000

Medical Expense Benefits

We will pay up to \$280,000 for medically necessary expenses incurred for hospital and medical care, treatment, or services within 30 days of a covered accident or sickness. Limits may apply to medical expenses incurred. Applicable to Class 1 only.

Accident Medical Expense Benefits

If, within 30 days of a covered accident, injury results, we will pay up to \$280,000 for covered medical expenses. Applies only to Class 2, and if traveling inside your home country.

Additional Benefits	Benefit Maximum
Baggage Delay	\$200 per trip, time period of 6 hours
Coma	1% of the Principal Sum per month up to 11 months and thereafter in a lump sum of 100% of the Principal Sum
Emergency Medical Benefits	Up to \$10,000
Emergency Medical Evacuation*	100% of covered expenses
Repatriation of Remains*	100% of covered expenses
Chaperone Replacement Benefit	\$5,000
Emergency Reunion	\$5,000, subject to \$500 per day for 10 days; airline ticket maximum is \$2,000
Home Country Emergency	Up to \$280,000 with maximum benefit period of 364 days
Home Country Extension	\$30,000 with maximum benefit period of 90 days
Hospital Confinement	Daily benefit of \$200; time period for confinement is 25 days; benefit waiting period is 5 days; maximum benefit period is 365 days from the date of the covered accident
Personal Property and Financial Instrument Reimbursement	Deductible per trip is \$25; Personal Property benefit maximum is \$3,000; Financial Instrument benefit maximum is \$300
Quarantine	\$1,000
Trip Cancellation	\$1,000
Trip Delay	\$500 for delay periods of 6 hours or more with a daily benefit limit of \$100
Trip Interruption	\$1,000
Security Evacuation**	\$5,000

*Applicable only if you are traveling 100 miles or more away from your place of permanent residence

**Applicable only if you are traveling outside your Home Country

Travel Assistance Services

When an emergency happens away from home, General Conference of Seventh-Day Adventists partners with International SOS (ISOS), a leading global travel and medical assistance provider, to give you access to emotional support, local care, and assistance—wherever you are.

Contact International SOS By Phone:

Philadelphia Assistance Center: +1 215 942 8226

Philadelphia@internationalsos.com

When contacting ISOS, please reference Seventh-Day Adventist Church.

Membership Number:

11BCAM749125

Member Website:

www.internationalsos.com/members_home/login

For additional information, please contact your Account Executive at Adventist Risk Management, Inc.

What Is Not Covered

No accident benefits are payable for any loss or Injury that is caused by or results from:

- intentionally self-inflicted injury; suicide or attempted suicide.
- war or any act of war, whether declared or not.
- a Covered Accident that occurs while a Covered Person is on active duty service in the military, naval, or air force of any country or international organization. Upon receipt of proof of service, we will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- piloting or serving as a crewmember in any aircraft.*
- commission of or attempt to commit a felony.
- sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
- the Covered Person being legally intoxicated as determined according to the laws of the jurisdiction in which the Injury occurred.

In addition, medical expense benefits will not be paid for any loss, treatment, or services resulting from, or contributed to by:

- routine physicals and care of any kind.
- routine dental care and treatment..
- routine nursery care.
- cosmetic surgery, except for reconstructive surgery needed as the result of an Injury.
- eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof; eyeglasses, contact lenses, and hearing aids.
- services, supplies, or treatment including any period of Hospital confinement which is not recommended, approved and certified as Medically Necessary and reasonable by a Doctor, or expenses which are non-medical in nature.
- treatment or service provided by a private duty nurse.
- treatment by any Immediate Family Member or member of your household.
- expenses incurred during travel for purposes of seeking medical care or treatment, or for any other travel that is not in the course of the Participating Organization's activity (unless Personal Deviations are specifically covered).
- any treatment provided under any mandatory government program or facility set up for treatment without cost to any individual.
- custodial care.

*Except as provided in the Policy.

- medical expenses for which the Covered Person would not be responsible to pay for in the absence of the Policy. Expenses incurred for services provided by any government Hospital or agency, or government sponsored-plan for which, and to the extent that, the Covered Person is eligible for reimbursement.
- services or expenses incurred in the Covered Person's Home Country.
- elective treatment, exams or surgery; elective termination of pregnancy.
- expenses for services, treatment, or surgery deemed to be experimental and which are not recognized and generally accepted medical practices in the United States.
- expenses payable by any automobile insurance policy without regard to fault.
- organ or tissue transplants and related services.
- pre-existing conditions (please contact claims@adventistrisk.com for full details of this exclusion).*
- injury sustained while participating in club, intramural, intercollegiate, interscholastic, Professional, or semi-professional sports.
- expenses incurred for services related to the diagnostic treatment of infertility or other problems related to the inability to conceive a child, including but not limited to, fertility testing and in-vitro fertilization.
- birth defects and congenital anomalies, or complications which arise from such conditions.

Personal Property and Financial Instrument Reimbursement benefits will not be paid for:

- loss or damage due to: 1) moth, vermin, insects, or other animals; wear and tear; atmospheric or climatic conditions; or gradual deterioration or defective materials or craftsmanship; 2) mechanical or electrical failure; 3) any process of cleaning, restoring, repairing, or alteration.
- more than a reasonable proportion of the total value of the set where the loss or damaged article is part of a set or pair.
- devaluation of currency or shortages due to errors or omissions during monetary transactions.
- any loss not reported to either the police or transport carrier within 24 hours of discovery.
- any loss due to confiscation or detention by customs or any other authority.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

Frequently Asked Questions

How do I file a claim?

You will need to submit a completed claim form for any covered accident or eligible expense in order to receive reimbursement under the policy. If you have suffered a covered loss or incurred a covered expense, please contact claims@adventistrisk.org for the appropriate claim form. The instructions for the claim form will detail any supporting documentation you will need to submit with your claim.

How can I ensure the timely processing of my claim?

Be sure to provide the requested documentation when submitting a claim. Also, be sure to provide a diagnosis or suitable explanation for the loss you are claiming. When receiving care from doctors outside of the United States, an explanation of the occurrence may help to clarify your claim and help to facilitate the claim process.

What if there is an emergency while I am traveling?

In an emergency, call International SOS right away. Your membership entitles you to help with arranging medical transportation or care; coordinating medical fees, when approved; monitoring your condition; evacuating you to a center of medical excellence if local care is inadequate; and providing help if your safety is at risk. You may also contact International SOS if you need health, safety, or security advice or if you need to find a local doctor or other medical provider. For more information, or to contact International SOS, please refer to your ID card.

What information will I need to provide if I call for travel assistance services?

Please be prepared to identify yourself as a member of Seventh-Day Adventist Church. International SOS will coordinate service authorization with your employer and will coordinate the claim submission process with your Insurer if they incur approved covered expenses.



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This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Travel assistance services are provided by International SOS and are not insured benefits. Insurance benefits are underwritten by ACE American Insurance Company. Coverage may not be available in all states or certain terms or exclusions may be different where required by state law.

Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB). Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

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