



Travel Insurance: Medical

A portion of your work trip fee established by your team leader covers the cost of insurance coverage. Through paying your fee, you will automatically be insured against accidental loss of life, limb, sight, speech or hearing while participating in volunteer activities sponsored and supervised by Habitat for Humanity. This **mandatory** insurance coverage is consistent with policies recommended by Habitat for Humanity International's Legal department and ratified by the HFHI board of directors on Feb. 10, 1994. The coverage is designed to ensure a comprehensive risk management program and to provide protection to Habitat's Global Village trip volunteers.

We have a serious commitment to risk management and assume everyone is willing to comply.

Note: Covered medical expenses incurred for treatment of a pre-existing condition are limited to a maximum of \$50,000. "Pre-existing condition" means any injury or illness that was contracted or that manifested itself, or for which treatment or medication was prescribed, prior to the effective date of this insurance.

Claims

To file a claim, consult with the team leader immediately and request a claim form. See "Quick Tips for Filing a Claim" (back) for proper procedures and assistance in filing a claim.

Specifications, Provisions and Exclusions

Coverage is sold on a per-day basis and commences at the actual start of the trip from the insured's residence or designated departure point. Coverage terminates immediately upon return to the insured's residence or designated return point, or at the end of the published itinerary.

Covered Services Per Volunteer	Benefits
Medical Accident or Sickness	\$250,000 Max.
Deductible	None
Coverage (%)	100%
Permanent Total Disability	\$250,000
Emergency Medical Evacuation	\$150,000
Accidental Death & Dismemberment	\$250,000
Repatriation of Remains	\$150,000
Medical Assistance Services	MEDEX

Note: Anyone traveling five days before or five days after their official team dates is offered (automatically) the same coverage at no additional cost. Unfortunately, no other extensions of this coverage are available. You must be sure to properly insure yourself for all other personal travel.

The policy does not cover loss caused by or resulting from any of the following: intentionally self-inflicted injuries; suicide while sane; attempted suicide while sane; pregnancy, childbirth or miscarriage; accident occurring while a passenger on, operating or learning to operate, or serving as a crew member of any aircraft. Injuries or sickness sustained while under the influence of drugs (other than prescribed) or alcohol are not covered. Injuries or illness sustained while racing or committing or attempting to commit a felony are not covered. This is a general summary, but it is still subject to the policy terms, conditions and exclusions.

Medical Assistance

Medical assistance for Global Village team members is available 24 hours a day, seven days a week. It includes the following:

- Medical evacuation and repatriation benefit. Your expenses up to \$150,000 will be covered in the case that accidental bodily injury, disease or illness requires your medical evacuation or repatriation while on a covered trip.
- Multilingual MEDEX assistance specialists.
- Assistance in locating the nearest, most appropriate medical care.
- International MEDEX preferred provider networks.
- MEDEX program medical advisors (physician) consultative and advisory services, including review of appropriateness and analysis of medical care.
- Assistance in establishing contact with family, personal physician and employer, as appropriate.
- Monitoring progress during treatment and recovery.
- Emergency message transmittal services.
- Translation services and referrals to local interpreters, as necessary.
- Verification of insurance coverage facilitating entry and admissions to hospitals and other medical care providers.
- Special assistance regarding the coordination of direct claims payment.

- Emergency funds transfers.
- Coordination of embassy and consulate services.
- Management, arrangement and coordination of emergency medical transportation, as necessary.
- Management, arrangement and coordination of repatriation of remains.
- Knowledgeable legal referral assistance.
- Coordination of securing bail bonds and other legal documents.
- Special assistance in replacing lost or stolen travel documents, including passport.

- Courtesy assistance in securing incidental aid and other travel-related services.
- Special assistance in making arrangements for interrupted or disrupted travel plans resulting from emergency situations, including:
 1. The return of unaccompanied travel companions.
 2. Travel to the bedside of a stranded person.
 3. Rearrangement of ticketing due to accident or illness and other travel-related emergencies.
 4. The return of stranded motor vehicles and related personal items.

Quick Tips for Filing a Claim

Policy 6404-54-47

MEDEX Code CHB

1. Notify your Global Village team leader of any accident or need for medical attention as soon as possible.
2. Your team leader will supply you with an accident claim form that needs to be completed and sent to Habitat Claims Unit c/o Chubb Group of Insurance Co. Details are on the form.
3. Be certain the attending physician completes the "Physician's Report" section of the claim form, including diagnostic/treatment, signature and date.
4. Obtain a copy of the hospital/clinic invoices and make copies of all prescriptions/invoices and submit same with the claim form.
5. Have your team leader sign the form.
6. Claims must be submitted within 90 days from the date of the accident/injury/illness.

Important: If assistance is needed in identifying an appropriate medical provider or facility, contact MEDEX at (800) 527-0218 or collect at (410) 453-6330. MEDEX code is CHB.

Urgent Care and Evaluation: If emergency evacuation and/or urgent care are needed, contact MEDEX immediately. MEDEX will make all the appropriate arrangements. See phone numbers above.

Note: Even if the claim amount is considered too small for submission, or it is determined by diagnostic evaluation that the condition may not be serious or requires no further medical treatment at the time, the Global Village program and its underwriter recommend completing all of the above steps in order to establish a basis for admission of a valid claim later.

Toll free numbers are available in some countries as listed to the right. You should call collect if the toll free number is not accepted by the local telephone exchange.

International Toll Free Telephone Access Numbers

Australia and Tasmania	1-800-127-907
Austria	0-800-29-5810
Belgium	0800-1-7759
Brazil	0800-891-2734
China (North: Beijing, etc)	108888-800-527-0218
China (South: Shanghai, etc)	10811-800-527-0218
Egypt (inside Cairo)	510-0200-1-877-569-4151
Egypt (outside of Cairo)	02-510-0200-1-877-569-4151
Finland	0800-114402
France and Monaco	0800-90-8505
Germany	0800-1-811401
Greece	00-800-4412-8821
Hong Kong	800-96-4421
Indonesia	001-803-1471-0621
Israel	1-800-941-0172
Italy, Vatican City and San Marino	800-877-204
Japan	00531-11-4065
Mexico	001-800-101-0061
Netherlands	0800-022-8662

New Zealand	0800-44-4053
Philippines	1-800-1-111-0503
Portugal	0800-84-4266
Republic of Ireland (Eire)	1-800-409-529
Republic of South Africa	0800-9-92379
Singapore	800-1100-452
South Korea	00798-1-1-004-7101
Spain and Majorca	900-98-4467
Switzerland and Liechtenstein	0800-55-6029
Thailand	001-800-11-471-0661
Turkey	00-800-4491-4834
UK and Northern Ireland, Isle of Jersey, the Channel Isles and Isle of Man	0800-252-074
United States, Canada, Puerto Rico, U.S. Virgin Islands, Bermuda	1-800-527-0218

MEDEX Assistance Coordination Centers

United States	[1] 410-453-6330
Baltimore, Maryland	
United Kingdom	[44] 1-273-223000
Brighton, England	

Notes:

- When a toll free number is not available, travelers are encouraged to call MEDEX collect. The country code precedes the phone number in brackets. The toll free numbers listed are available only when physically calling from within the country.
- The toll free Israel line is not available from pay phones and there is a local access charge.
- The toll free Italy, Vatican City and San Marino numbers have a local charge for access.
- The toll free Japan line is available only from touch-tone phones (including pay phones) equipped for international dialing.
- If calling from Mexico on a pay phone, the pay phone must be a La Datel pay phone.

