



## Volunteer Accident Insurance

*Habitat for Humanity International, Inc. is pleased to provide accident benefits for registered volunteers working & traveling in the United States.*

A portion of your program fee established by Habitat for Humanity covers the cost of insurance coverage. Through paying your fee, you will automatically be insured against medical accident and 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 designed to protect Habitat's volunteers and is part of a comprehensive risk management program.

### When is Coverage in Effect?

Coverage is in effect while participating in a volunteer activity sponsored by Habitat for Humanity International, Inc. If that activity requires you to travel to participate, coverage will begin on the actual start of the trip. It will end on the earliest of when you return home, to your place of work or make a personal deviation.

### What's Covered?

<b>Accidental Death &amp; Dismemberment</b>	Up to \$250,000
<b>Accident Medical Expense Benefits</b>	\$250,000
<b>Emergency Medical Guarantee Benefits</b>	up to \$10,000
<b>Emergency Medical Evacuation Benefit</b>	100% of the Covered Expenses
<b>Repatriation of Remains Benefit</b>	100% of the Covered Expenses
<b>Family Reunion Benefit</b>	\$100 a day for up to 5 days

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 Europ Assistance USA and are not insured benefits. Insurance benefits are underwritten by ACE American Insurance Company. The insurance policy includes all of the terms and conditions of coverage.

## Travel Assistance Services

ACE USA Accident and Health offers access to a multilingual call center—24 hours a day, 365 days a year—to help our travelers get the assistance they need. These services include:

- ◆ Medical Assistance including referral to a doctor or medical specialist, medical monitoring when you are hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation and return of mortal remains.
- ◆ Personal Assistance including pre-trip medical referral information and while you are on a trip: emergency medication, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter access, medical benefits verification and medical claims assistance.
- ◆ Travel Assistance including emergency travel arrangements, arrangements for the return of your traveling companion or dependents and vehicle return.

<p><b>For medical referrals, evacuation, repatriation or other services please call:</b>          ACE Travel Assistance Program          1-855-474-3037 (Inside the USA)          OPS@europassistance-usa.com</p>	<p align="center"><b>ACE TRAVEL ASSISTANCE PROGRAM</b></p> <p><b>Plan Number:</b> 01AH585  <b>Organization:</b> Habitat for Humanity International, Inc.  <b>Policy Number:</b> PTP N11207522  <b>Assistance Provider:</b> Europ Assistance USA</p> <p>Europ Assistance provides emergency medical and travel services and pre-trip information services. Please call when:          You require a referral to a hospital or doctor          You are hospitalized          You need to be evacuated or repatriated          You need to guarantee payment for medical expenses</p> <p>Services must be authorized and arranged by Europ Assistance for benefits to be payable.</p>
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