

Samaritan's Purse Travel Insurance Frequently Asked Questions

1. Q: Who is eligible to buy a Samaritan Purse plan? A: If You are traveling outside Your Home Country, we will provide You with Medical Coverage while on Your trip. Home Country shall mean where You have Your true, fixed and permanent home and principal establishment.

Full-time Volunteers, Physicians, Volunteer Nurses, and other Volunteer Personnel who are in active Service of Samaritan's Purse including Dependents are covered under this policy. **Only add spouse and/or dependents on application if they are traveling with you.**

2. Q: What is covered under the plan?

A: Accident & Sickness Medical Coverage up to \$ 100,000.00 / Emergency Medical Evacuation up to \$ 1,000,000.00 / Return of Mortal Remains up to \$ 1,000,000.00 /Emergency Reunion up to \$ 10,000.00 / Accidental Death & Dismemberment up to

\$ 500,000.00 / Aggregate Limit for AD&D up to \$ 2,500,000.00 / Emergency Dental Treatment up to \$ 1,000.00 / Sudden Recurrence of a Pre-existing Condition up to \$2,500.00 /Trip Cancellation & Interruption up to \$ 2,500.00

3. Q: How does the deductible and coinsurance work? A: After you pay the \$100 deductible you will pay 20% of the claims up to \$5,000 then the plan pays in full to the policy maximum.

4. Q: Is the insurance Primary? A: All coverage, except Accidental Death and Dismemberment, will be in excess of all other valid and collectible Insurance Indemnity and will apply only when such benefits are exhausted.

5. Q: What dates of travel should I put on the application? A: The first day you are leaving your home country and the day you are returning to your home country.

6. Q: Will my pre-existing condition be covered under this plan? A: There is a 3 month look back for pre-existing conditions. Benefits will be paid up to \$2,500, subject to the Deductible and co-insurance, for Covered Expenses resulting from a sudden and unforeseen recurrence of a Pre-existing Condition, while traveling outside the United States.

7. Q: I purchased a plan, but would like to cancel my insurance. Will I have to pay any cancellation fees? A: No but we must have a written request before the effective date of the policy.

8. Q: Are acts of terrorism covered under this plan? A: There is no exclusion for acts of terrorism.

9. Q: How are medical evacuation decisions made? A: Emergency Medical Evacuation or Repatriation means: a. Your medical condition warrants immediate transportation from the place where You are located (due to inadequate medical facilities) to the nearest adequate medical facility where medical Treatment can be obtained. b. After being treated at a local

medical facility, Your medical condition warrants transportation with a qualified medical attendant to Your Home Country to obtain further medical Treatment or to recover; Or c. Both a. and b. above.

10. Q: Who do I call for 24/7 travel assistance?

A: ON Call Travel Assistance 866-509-7715 in USA or collect 603-898-9159 outside the USA.

11. Q: How do I get a claim form? A: You may down load a claim form from globalunderwriters.com under claim forms and then click on Fairmont/US Fire.

12. Q: What is the cost to purchase the insurance? A: \$2.70 per volunteer per day, \$2.40 per spouse per day, \$2.00 per dependent child per day, and \$5.00 (plus base rate) per day for War Risk areas.

13. Q: What is the administration fee? A: \$10.00, this is the fee charged for the additional costs of administrating this plan for Samaritan's Purse.

14. Q: What is the Beneficiary? A: The person named by the policy holder to receive the Accidental Death Benefit should this benefit be payable. This may be any person chosen by the policy holder, a family member, friend or employer.

15. Q: What happens after the purchase? A: You will receive two emails within minutes of purchasing the coverage. If you have not received one or both emails please contact spglobal@golifestore.com