

# Passport to Ministry® | OPTION 1 PROGRAM DETAILS

*International insurance protection for travelers with a mission*



**Y**our ministry doesn't stop at the border, and neither should your insurance protection. Whether you're sponsoring a short-term mission project, sending students to study abroad, or are a missionary headed to a remote location, you need insurance that provides protection every step of the way.

Brotherhood Mutual's *Passport to Ministry*® program offers valuable insurance benefits and assistance services through three package options. Each policy gives you access to a professional staff of multilingual personnel, including doctors, on call 24 hours a day.

**Passport to Ministry Option 1** is our most comprehensive package—providing liability, medical, travel, and security protection and services for ministry workers traveling outside the United States. It includes the following benefits:

## Liability Coverages

### Foreign liability insurance (\$1,000,000)

This benefit protects your religious organization and its foreign travelers against a liability-based lawsuit brought in another country, including lawsuits arising from religious acts and religious communications.

### Foreign contingent auto liability insurance (\$1,000,000)

This benefit protects your religious organization and its foreign travelers against a lawsuit arising from the negligent operation of an owned, rented, or borrowed vehicle operated in a foreign country. This insurance is excess over (applies after) any primary auto liability insurance purchased to cover the vehicle operated in a foreign country.

When renting a vehicle in a foreign country, you should purchase auto liability and physical damage coverage from the vehicle rental agency. Our policy does not provide any physical damage coverage for the vehicle.

This contingent auto insurance does not fulfill any minimum auto liability insurance requirements of any foreign country. If required by a country's law, you may have to purchase local auto liability insurance.

### Employer's liability insurance (\$1,000,000)

This benefit protects your religious organization from employee lawsuits resulting from a foreign occupational injury or illness not otherwise covered by workers' compensation insurance.

---

Brotherhood Mutual offers *Passport to Ministry* Option 1 through ACE USA, Inc., Wilmington, Delaware. ACE USA is an independent provider of comprehensive insurance plans for international travelers and missionaries. **Note:** This document is a summary of the benefits offered in our *Passport to Ministry* insurance program. It provides a brief description of the coverages and services available under this option. The document itself does not provide coverage of any kind, nor does it modify the terms of any policy. All coverages are subject to conditions, coverage limits, limitations, and exclusions. For precise details of coverage, please refer to actual policy forms.

### Foreign voluntary compensation insurance

This benefit protects your organization's employees for covered expenses resulting from occupational injuries or illnesses that occur while the employee is involved in occupational duties in a foreign country. Benefit schedules are determined based on the employee's state of hire and typically include medical expenses, disability, rehabilitation, and death benefits.

## Medical Coverages & Services

### Medical expenses: accident and sickness

(Limit options of \$100,000, \$50,000 or \$25,000 per person are available.)

This benefit protects your organization's volunteer members and employees (if injured while not involved in occupational duties) against medical expenses resulting from an accident or travel-related sickness during your foreign religious operations. A \$250 deductible applies to sickness-related medical expenses. No deductible applies to medical expenses related to an accident. This benefit is coordinated with, and pays after, any other primary medical coverage available to the employee or volunteer participant.

### Medical expenses: accident and sickness

This benefit does not apply to sickness-based expenses arising from pre-existing health conditions not related to foreign travel exposures. The traveler must look solely to his or her own major-medical coverage for reimbursement for such pre-existing sickness expenses should they require treatment while in a foreign country. Under most major-medical plans, significant out-of-pocket expenses are likely if treatment is provided out of network.

As a practical matter, employees or volunteer participants with serious medical conditions should not be permitted to join your foreign travel group.

### Accidental death and dismemberment

(Limit options of \$100,000, \$50,000 or \$25,000 per person are available.)

Note: The limit option will match that selected for the accidental medical and sickness coverage.

This benefit protects your organization's employees and volunteers against the accidental loss of life, loss of a hand or foot, or sight.

### Medical assistance

(A \$250,000 limit is provided.)

This benefit protects your organization and its employee and volunteer members for expenses associated with any of the following medical assistance services:

#### Medical assistance: Dispatch of a doctor or specialist

If our foreign travel service provider determines that a doctor or specialist must be dispatched to an injured employee's or volunteer participant's location to adequately assess a serious medical condition, we will pay the physician's travel expenses. The physician's fees may be recoverable under medical insurance benefits provided elsewhere through major-medical insurance (if available) or under accidental medical benefits provided in this program.

#### Medical assistance: Emergency medical evacuation

If our foreign travel service provider determines that adequate medical facilities are not available locally at the site of your mission activity, we will arrange and pay for one emergency medical evacuation, under medical supervision if necessary, to the nearest location with adequate facilities.

We will also pay the cost of one family member or other traveling companion to accompany the injured person during the evacuation if it is reasonably possible for that person to accompany the injured party. For the person who accompanies the injured person, our obligation is limited to the cost of airfare and an incidental travel expense allowance of \$300 per day up to a \$5,000 maximum evacuation expense allowance.

**Medical assistance: Medically Necessary Repatriation**

If our foreign travel service provider determines (based on information available to it and its consulting physicians) that it is medically necessary to repatriate the injured person to a facility in the United States—following stabilization, we will arrange and pay for one repatriation under medical supervision if necessary.

We will arrange and pay the cost of one family member or other traveling companion to continue to accompany the injured person during repatriation, if it is reasonably possible to do so. For the person who accompanies the injured person during repatriation, our obligation is limited to the cost of airfare and an incidental travel expense allowance of \$300 per day up to a \$5,000 maximum repatriation expense allowance.

**Medical assistance: Return of Mortal Remains**

In the event of an employee's or volunteer participant's death while in foreign territory, through our foreign travel service provider we will render every assistance possible to obtain necessary clearances and arrange for the return of the mortal remains. Return will be to a location that honors the known reasonable wishes of the deceased or the deceased's family members. We will pay reasonable expenses associated with such return, including the cost of embalming to meet any applicable requirements.

We will also pay the cost of one family member or other traveling companion to continue to accompany the mortal remains, if it is reasonably possible to do so. For the person that accompanies the deceased, our obligation is limited to the cost of airfare and an incidental travel expense allowance of \$300 per day up to a \$5,000 maximum repatriation expense allowance.

**Medical emergency family reunion (bedside visit)**

(A \$5,000 limit is provided.)

Our foreign travel assistance provider will pay the cost of up to two family members (or other designated individuals) to visit the injured party for up to 7 days (if traveler deemed to be gravely ill by our foreign travel assistance provider).

**Hospital admission deposit advance**

(A \$10,000 limit is provided.)

Should one of your employee or volunteer participants need hospital medical services during your foreign religious operation, we will either guarantee the payment of or wire any emergency hospital admission deposit up to \$10,000. Unless incurred medical expenses are otherwise covered by insurance under your *Passport to Ministry* program; you or your employee or volunteer participant will repay (without interest) any such deposit to us within 45 days.

Many of your travelers are likely to have some available major-medical insurance protection. Since domestic major-medical providers are unfamiliar with working with foreign medical facilities, delays in authorizing admittance to foreign medical facilities are likely. Our hospital admission deposit service can help minimize admission delays into a foreign medical facility.

**Foreign medical referral service**

Upon request, our foreign travel assistance provider will furnish pre-trip medical referral information to you regarding countries and regions your employees and volunteer participants are planning to visit. The information includes local multi-lingual doctors along with addresses and phone numbers for hospitals nearest the region being visited.

**Medical monitoring service**

Our foreign travel assistance provider will monitor your employee or volunteer participant's medical condition when hospitalized abroad and will use best efforts to regularly provide condition reports to a person designated by the injured person.

**Prescription drug replacement service**

Should an employee or volunteer participant require prescription medication that is not available locally, our foreign travel assistance provider will make arrangements for the transportation of such medication, when possible and legally permissible, to your mission group member upon the request of the prescribing physician. The employee or volunteer participant is responsible for the cost of the medication and the costs of transportation.

**Travel Assistance Services****Benefits verification and claims assistance**

Our foreign travel assistance provider will assist your employees and volunteer participants in verifying their medical insurance benefits when hospitalized in a foreign country. Upon request, our provider will also assist in coordinating foreign claims with available domestic workers' compensation or medical insurance that may apply to cover expenses.

**Embassy and consular information**

Upon request, our foreign travel assistance provider will furnish you with contact information for embassies and consulates anywhere in the world.

**Emergency cash advance**

Upon request and whenever possible, our foreign travel assistance provider will issue your employee or volunteer participant a cash advance of up to \$1,000 in local currency for emergency purposes. You or the borrower will repay any such emergency cash advance to us within 45 days (without interest).

**Emergency family travel arrangement assistance service**

Upon request, our foreign travel assistance provider will coordinate emergency travel arrangements for family member(s) who need to join a hospitalized employee or volunteer participant; or to accompany the mortal remains of the deceased traveler. The costs of travel are the responsibility of the family member(s).

**Emergency message transmission service**

Upon request, our foreign travel assistance provider will make reasonable efforts to receive and transmit emergency messages between your travelers and you or a family member of the traveler.

**Foreign legal access service**

Upon request, our foreign travel assistance provider will introduce your employee or volunteer to local attorneys. Assistance will also be provided in obtaining bail bonds in those areas where such bonds are customarily issued. Unless otherwise covered by your *Passport to Ministry* policy, the employee or volunteer participant is responsible for contracted legal fees.

**Return of rental vehicle service**

In the event of an employee or volunteer participant's hospitalization or evacuation, our foreign travel assistance provider will arrange, but not pay the cost, to have the traveler's unattended vehicle returned to the rental agency or current place of residence in the foreign country.

**Return of traveling companion or dependents service**

When our foreign travel assistance provider arranges for the hospitalization or evacuation of an employee or volunteer participant, a traveling companion's air ticket may no longer be usable. In these cases, our assistance provider will arrange, but not pay the cost of, one-way air transportation for the companion. Transportation will be arranged for the companion to rejoin your traveling group, or to the companion's place of residence.

**Translation and interpretation service**

Upon request, our foreign travel assistance provider will furnish personal emergency translation services, as well as referrals to interpreter services. When personal presence or other customized interpreter services are required, your employee or volunteer participant will be responsible to pay locally the cost of these services.

**Security Assistance Services:****Contingency political evacuation planning service**

Upon request from you, your employee or volunteer participant, our foreign travel security provider will arrange, but not pay the cost for, evacuation contingency planning for intended travel locations.

Evacuation contingency planning consists of an on-site evaluation and recommendations for evacuating your travelers in the event of an emergency or crisis situation that could pose an imminent threat to the personal security of your employee or volunteer participants.

**Political evacuation service**

Upon request from you, your employee or volunteer participant, our foreign travel security provider will arrange, but not pay the cost for, evacuation for travelers whose personal security is threatened by any political instability or civil unrest. Evacuation will be made to a safe location at the earliest possible time.

If evacuation is not reasonably possible for any reason, our security provider will attempt to maintain regular contact with your employee or volunteer travelers until the threat to personal security is abated or evacuation becomes reasonably possible.

**Security crisis center service**

Upon request, through our foreign travel security provider we will furnish you with access to an analyst that can furnish an oral briefing on the available information regarding threats posed in a particular country. Threats may arise from criminal or terrorist activities or political or civil unrest.

This service is provided free of charge to our *Passport to Ministry* policyholders. Information obtained from this service must be used exclusively by our *Passport to Ministry* policyholders, including employees and volunteer participants, and may not be shared with other parties.

**Travel security information service**

Through our foreign travel security provider we will furnish you, your employee, or volunteer participant, with Internet access to our security provider's CityBrief web site.

In executive summary format, this site is designed to provide travelers with country-specific information regarding the risks posed by crime, terrorism, and civil unrest in countries throughout the world.

This service is provided free of charge to our *Passport to Ministry* policyholders. Information obtained from this site must be used exclusively by our *Passport to Ministry* policyholders, including employees and volunteer participants, and may not be shared with other parties.

## Additional Program Options

Brotherhood Mutual offers two additional *Passport to Ministry* program options. Choose the level of coverage you need to protect your church and foreign ministry participants.

Each policy gives you access to a professional staff of multilingual personnel, including doctors, on call 24 hours a day.

### ***Passport to Ministry* | OPTION 2\***

This option focuses on medical and travel insurance for ministry workers traveling outside the United States.

### ***Passport to Ministry* | OPTION 3\***

This option provides ministry workers with trip cancellation/interruption coverage, lost baggage coverage, and a basic medical package.

## **For more information about Brotherhood Mutual's *Passport to Ministry*<sup>®</sup> International Insurance Program:**

- **Contact your Brotherhood Mutual agent**
- **Contact us at 1-800-876-4994**
- **Visit [www.brotherhoodmutual.com](http://www.brotherhoodmutual.com).**

Note: This document is a summary of the benefits offered in our *Passport to Ministry* insurance program. It provides a brief description of the coverages and services available under this option. The document itself does not provide coverage of any kind, nor does it modify the terms of any policy. All coverages are subject to conditions, coverage limits, limitations, and exclusions. For precise details of coverage, please refer to actual policy forms.

\*Brotherhood Mutual offers *Passport to Ministry*<sup>®</sup> Option 1 through ACE USA, Inc., Wilmington, Delaware, and *Passport to Ministry*<sup>®</sup> Options 2 & 3 through Specialty Risk International, Inc. (SRI), Indianapolis, Indiana. Both ACE USA and SRI are independent providers of comprehensive insurance plans for international travelers and missionaries.

Option 2, SRI's *Liaison International*<sup>®</sup> coverage, is administered by Specialty Risk International and underwritten by Virginia Surety Company, Inc. (For special states, it is Global International Trust by Certain Underwriters at Lloyd's London). Option 3, SRI's *Roundtrip International*<sup>®</sup> coverage, is administered by Specialty Risk International and underwritten by Nationwide<sup>®</sup> Mutual Insurance Company, Nationwide<sup>®</sup> Life Insurance Company and Nationwide<sup>®</sup> Mutual Fire Insurance Company.



**Passport To Ministry®** Trip Report Form for **Baptist Life Association**

**Group #: 0178**

**Instructions**

1. Complete this form at least two weeks before each foreign trip and fax it to 1-800-901-8427, attention *Passport to Ministry*
2. Mail the completed form and total premium due (*checks made payable to Brotherhood Mutual*) to:  
*Passport to Ministry, Brotherhood Mutual Insurance Company, PO Box 2227, Fort Wayne, IN 46801-2227*

**Trip Schedule Information**

Church Name: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

Person to send the policy, supplies, and future correspondence to:

Name: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Address and phone (*if different from above*): \_\_\_\_\_

Briefly describe trip purpose: \_\_\_\_\_

**Note:** Contact Brotherhood Mutual if this is a medical mission trip and any of the medical professionals would like a quote for medical malpractice defense coverage.

Are any other ministries/organizations co-sponsoring this trip with you?  Yes  No

If yes, and you want to add them as an additional insured for this trip, list name and address:

List all foreign country destinations: \_\_\_\_\_

**Note:** No coverage can be provided for travel to any country in which US trade sanctions apply at the time of travel.

Trip departure date: \_\_\_\_\_ Trip return date: \_\_\_\_\_

If any of your travelers will be departing prior to, or returning after your group's departure and return dates, please list them below and indicate their departure and return dates separately. (*Example: Bob Johnson 4/5-4/10; Sally Johnson 5/8-5/12*)

**Trip Premium Calculation Instructions**

**Coverage Options** – All travelers must be covered and the same limit option must be chosen for all travelers.

**Policy Administrative Fee** - \$15 mandatory fee must accompany any new policy or renewal application.

**Overnight Mailing Fee** – Your travel kit will be emailed to you. Be sure you have provided an email address. If we need to overnight your materials, you will be charged a \$20 overnight mailing fee.

**Premium Calculator**

Coverage Options (Check one)	Medical Limits Accident or Sickness	Cost per Day per Traveler	No. of Travelers		No. of Travel Days (Include departure day and return day)	Premium Amount
<input type="checkbox"/> Option 1	\$100,000	\$6.40	X	X	=	
<input type="checkbox"/> Option 2	\$50,000	\$4.25	X	X	=	
<input type="checkbox"/> Option 3	\$25,000	\$3.20	X	X	=	
<input type="checkbox"/> Option 4	\$25,000	\$2.50	X	X	=	
<b>\$15.00 Policy Administrative Fee</b> (Only payable if a new policy or renewal)						
<b>Total Due</b> (The entire payment is due prior to trip departure.)						

Agency name: \_\_\_\_\_ Agent's name: \_\_\_\_\_ Agent's #: \_\_\_\_\_

(Fill out only if you are purchasing this policy through a Brotherhood Mutual agent.)

**Note:** Neither the submission of an application nor the submission of premium will act to bind coverage nor guarantee that any policy will be issued. Should a policy be issued, coverage will apply in accordance with the terms set forth within the policy. We will rely on the accuracy of the statements in the application to determine whether to issue a policy and the amount of premium to charge.

**Fraud Statement:** Brotherhood Mutual Insurance Company relies on the information provided in this application to determine whether a proposal or policy will be issued and at what premium level. Any person who knowingly and with intent to defraud an insurance company, files an application for insurance containing any materially false information, or concealing any material information, will be subject to any and all applicable civil, criminal, and contractual penalties.

**Trip Roster**

Organization name: \_\_\_\_\_

Destination: \_\_\_\_\_ Depart U.S. \_\_\_\_\_ Return U.S. \_\_\_\_\_

Name of team leader: \_\_\_\_\_ Phone number: \_\_\_\_\_

Email address where team leader kit should be sent: \_\_\_\_\_

Name of Traveler	Date of Birth	
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee
		<input type="checkbox"/> Employee <input type="checkbox"/> Non-employee

*To list additional travelers, please photocopy this page or attach a second sheet with the needed information.*