



Accidental Death & Dismemberment

Eligible Group	Description	AD&D	Accident Medical	Rates
Class 1	All employees of the participating organization	Minimum \$5,000 to a maximum of \$250,000	\$1,000	\$0.88 per \$1,000 per year
Class 1 Spouse	Spouse of Class 1	Minimum \$5,000 to a maximum of \$250,000	\$1,000	\$0.68 per \$1,000 per year
Class 1 Child(ren)	Child of Class 1	50% of employee benefit to a max of \$15,000	\$1,000	\$0.68 per \$1,000 per year
Class 2	Elementary students	\$5,000	\$2,000	\$8 per year
Class 3	Academy students	\$5,000	\$2,000	\$12.80 per year
Class 4	College students	\$5,000	\$2,000	\$16.00 per year
Class 5	Retiree	\$3,000	NA	\$16.00 per year
Class 6	All retirees who are part of the South Pacific Division	Minimum \$5,000 to a maximum of \$50,000	NA	\$0.88 per \$1,000 per year
Class 7	Student Literature Evangelists	\$5,000	\$2,000	\$14.40 per year
Class 8	All pilots employed by the participating organization Application required	Minimum \$10,000 to a maximum of \$150,000	\$1,000	\$2.50 per \$1,000 per year
Other Benefits:				
	Repatriation	100% of Covered Expenses		
	Emergency Evacuation	100% of Covered Expenses		
	Emergency Medical Benefits	Up to \$10,000		
	Emergency Reunion Benefit	Up to \$5,000		
	Permanent Total Disability	100% of Principal Sum		
	Temporary Total Disability	\$200 per week for 26 weeks		
Specific to Class 1 with Spouse Coverage	Spouse Retraining Benefit	5% of Principle sum up to \$5,000		
Specific to Class 1 with child coverage	Child Care Center Benefit	5% of Principle sum up to \$5,000		
General Exclusions				
<ul style="list-style-type: none"> • War or any act of War declared or not in the USA , the covered person’s Home Country; The Covered Person’s Country of Permanent Assignment (Applies to Ukraine Only);* Specific Countries: Afghanistan*, Belarus, Russia, Ukraine* • Submit all claims within 90 days of a covered loss. • *Travel to Afghanistan and Ukraine must be reported to ARM two weeks prior to the commencement of a Trip and is subject to an additional charge based on the War Risk rates in effect. • Suicide or attempted suicide • Covered accident while on active duty • Piloting or serving as a crew member on any aircraft • Commission of or attempt to commit a felony • Sickness, disease, bacterial infections 				

This policy is underwritten by ACE American Insurance Co, a CHUBB Underwriting Company. Policy# ADD N04834859A
 In the event of an emergency, contact the assistance provider, International SOS in the event of an emergency. Philadelphia Assistance Center: +1 215 942 8226 OR +1 800-523-6586 or get the app app.internationalsos.com Member # 11BCAM749125

This policy does not satisfy any requirement for worker's compensation insurance.

This is a brief summary of the policy. For more details on all the terms and conditions of the policy, please request a copy of the policy. Should there be a discrepancy between this document and the Policy, the policy will govern in all instances