



HOUSEHOLDERS PROGRAM

Personal Effects & Property Insurance

Policy #: OPR40543-10

Period of coverage: January 1, 2026 – January 1, 2027

COVERAGE APPLICATION

1. UNSCHEDULED PERSONAL PROPERTY

Rate:	\$5.98 per \$100 of coverage	
Limit:	Minimum \$2,500	Maximum \$100,000
Deductible:	\$150 any cause	
Claims are paid at Replacement Value		

Coverage for students away at school shall not exceed 20% of the Unscheduled Property Limit.

2. COMMERCIAL STORAGE – Available Upon Request

Rate:	\$2.09 per \$100 of coverage	
Limit:	\$2,500 to \$50,000	
Deductible:	\$250 per any cause	
Claims are paid at Actual value		
Property may be stored in any commercial storage facility world-wide		

3. TRANSIT COVERAGE – Is not offered in this policy. Please ask your ARM Account Executive for Ocean Marine Coverage.
4. Renewal Date January 1. Pre-renewal report for each organization should be reviewed and returned prior to December 14th for timely processing and billing. Renewal information received after the renewal date may cause a lapse of coverage.

INTERNATIONAL PERSONAL PROPERTY INSURANCE

GENERAL CONFERENCE CORPORATION OF SEVENTH-DAY ADVENTIST

INSURED INFORMATION

NEW CHANGE INTER DIVISION EMPLOYEE RENEWAL

Surname: _____
(Last) _____ First _____ M.I.: _____

Mailing Address _____

Overseas Address _____

Country Assigned to: _____

Conference/ _____ Union: _____ Division: _____

Phone Number: _____ Fax Number: _____

UNSCHEDULED PROPERTY

COVERAGE DATES

(Policy Period is from January 1st to January 1st)

Effective: Day Month Year Expiration: Day Month Year

12:00 PM Standard Time at the overseas address shown above

Total Unscheduled property value U.S. \$ _____

Show the approximate value of the unscheduled personal property owned, used or worn by members of your family in the same foreign household (total of all unscheduled property must be declared). Items are valued at replacement Value.

