

PROPOSAL OF INSURANCE

Volunteer Missionary Travel Insurance®

International Helpers (Guernsey) Trust
c/o Aon Services (Guernsey) Limited,
Trustee Maison Trinity,
Trinity Square
St. Peter Port,
GUERNSEY

Insurance benefits are provided to the named participants of the International Helpers (Guernsey) Trust for the dates specified upon enrollment and for which applicable participation fees have been remitted and written confirmation received.



**1301 Gervais Street, Ste. 400
PO Box 5845
Columbia, SC 29250
gallaghercharitable@ajg.com**

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Volunteer Missionary Travel Insurance[®]

<u>Benefit</u>	<u>Limit</u>	<u>Comments</u>
Accidental Death & Dismemberment	\$100,000	Reduced to \$10,000 for those under age 12 or age 70 and over
Medical Expenses <i>\$100 deductible</i>	\$10,000	Primary coverage; \$2,500 of this limit is available to pay US or Canadian providers; no pre-existing condition exclusion
Disability Income Benefit <i>(no benefit if under age 12 or 70 and over)</i>	\$1,000 / mo \$ 500 / mo \$ 250 / mo	First 100 Months – Accident Months 101-200 – Accident 50 Months – Sickness (after 3 month waiting period)
Assistance Service	Included	Available 24/7/365 for assistance with worldwide medical emergencies; provided by Specialty Assist TM
Emergency Medical Evacuation	\$100,000	Coordinated by Specialty Assist TM ; will bring insured back to USA; no pre-existing condition exclusions
Crisis Management Service	Included	Available 24/7/365 for assistance with worldwide non-medical emergencies; provided by red24
Security Evacuation *	\$100,000	Coordinated by red24; for evacuation due to natural disasters, civil unrest, crime, kidnap/hostage situations
Family Coordination & Repatriation of Mortal Remains	\$25,000	Combined limit for both benefits and includes a sublimit of \$2,500 for extra expenses incurred during an approved evacuation
Personal Property <i>\$100 deductible</i>	\$2,500	“Door to door”, replacement cost coverage; includes checked baggage; higher limits available upon request
General Liability	\$1,000,000	Worldwide jurisdiction; includes coverage for injury to a volunteer; covers volunteer and sending organization

Rate **\$3.30 per person per day**

** The cost of a security evacuation is only insured up to \$1,000 in countries and regions deemed Extreme Risk by red24, unless the volunteer is already in the country and insured by this plan when the country or region is elevated to Extreme Risk status. If you are traveling to an area that may be subject to this limitation, please contact us.*

This brief summary is not an insurance policy; rather, it outlines some of the features of this coverage. For specific details, please contact our office or consult the Master Policy. This is not a major medical policy. Major Medical Coverage is available for individuals and groups on Short-Term and Long-Term international assignments. An Aggregate Limit of \$20,000,000 applies to the above benefits. This limit provides the full \$100,000 AD&D benefit for up to 200 persons in a common accident.

To secure coverage, complete the enrollment form and return this along with your check for the participation fee made payable to: Gallagher Charitable International Insurance Services. In computing the number of days, count the departure day as well as the day of return. If the entire group is not traveling on the same dates, please attach a separate sheet grouping the volunteers by their travel dates.

PO Box 5845 • Columbia, SC 29250
Tel: (803) 758-1400 • (800) 922-8438 • Fax: (803) 252-1988
E-mail: gallaghercharitable@ajg.com • Web: www.gallaghercharitable.com

ACCIDENTAL DEATH & DISMEMBERMENT

“Loss” as used herein shall mean with regard to hands and feet, actual severance through or above wrist or ankle joints, and with regard to eyes, entire irrecoverable loss of sight.

“Disappearance” If the body of a Named Insured has not been found within one year of the disappearance, forced landing, stranding, sinking or wrecking of a conveyance in which such person was an occupant, then it shall be deemed, subject to all other terms and provisions of the policy that such Named Insured shall have suffered loss of life within the meaning of the policy. The benefit sum shall be refunded if the insured person is subsequently found to be living.

Table of Losses:

Life:	Principal Sum
Both Hands or Both Feet or Sight of Both Eyes:	Principal Sum
One Hand and One Foot:	Principal Sum
Either Hand or Foot and Sight of One Eye:	Principal Sum
Either Hand or Foot:	One-Half the Principal Sum
Sight of One Eye:	One-Half the Principal Sum

Policy or Coverage Warranties:

- “Loss” occurs within 365 days after the date of the accident causing the loss
- If more than one loss is sustained as the result of one accident, only the largest amount shall be payable

Exclusions Include but are not Limited to:

- Cause of death determined by death certificate
- Death by natural causes
- Suicide or attempted suicide
- Disease of any kind
- Bacterial infection except pyogenic infection which shall occur through an accidental cut or wound
- Hernia of any kind
- Service in the military, naval or air service of any country
- Injury sustained as a result of certain activity pertaining to non-covered aircraft

MEDICAL EXPENSE

Schedule of Benefits:

In Hospital Medical Services:

In excess of deductible & subject to policy maximum & limitations

100% of covered expenses

In Hospital Surgical Services:

100% of covered expenses

Out of Hospital Medical Expenses:

100% of covered expenses

Covered Expenses:

(Subject to Reasonable & Customary charges in the locality received, considering the nature and severity of the sickness or injury)

- Charges for hospital room & board; floor nursing; other professional services.
- 2x average semi-private room rate for intensive care
- Diagnosis, treatment & surgery by a physician
- Cost & Administration of anesthetics
- Medication, x-ray services, laboratory testes & services, radium & radio-active isotopes, oxygen, blood transfusions, iron lungs, and medical treatment
- Physiotherapy when recommend by a physician and performed by a licensed physiotherapist
- Hotel room charge when attended by a physician and a hospital room is unavailable
- Dressings, drugs, & medicines only obtained upon written prescription of a physician or surgeon

MEDICAL EXPENSE

Exclusions Include but are not Limited to:

- Services, supplies or treatment not recommended, approved & certified as necessary and reasonable by a physician
- Suicide or attempted suicide
- Injury sustained while participating in professional athletics
- Sickness resulting from pregnancy, childbirth or miscarriage
- Miscarriage resulting from an accident
- Routine examinations
- Cosmetic or plastic surgery, except as a result of an accident
- Elective surgery
- Mental or nervous disorders or rest cures
- Dental care except as the result of injury to natural teeth except caused by an accident
- Eye examinations and refractions for fitting or prescribing corrective lenses, except as caused by an accident
- Alcoholism and drug addiction or use of any drug or narcotic agent
- Congenital anomalies & resulting conditions
- Non-medical expenses
- Expenses resulting of or connection with an intentionally self-inflicted injury
- Expenses resulting from or in connection with the commission of a felony offense
- Specific named hazards: sky diving, professional or amateur motorized racing, and certain piloting of an aircraft

MEDICAL EXPENSE

Policy or Coverage Warranties:

- “Disablement” means an illness or accidental bodily injury necessitating treatment by a physician
- All injuries sustained in one accident shall be considered one disablement
- All bodily disorders existing simultaneously and due to the same or related causes shall be considered one disablement
- Disablement due to, related to, or caused by complications of a prior disablement shall be considered a continuation of the prior disablement
- First treatment of the illness or injury must occur within 26 weeks of the date of injury or onset of sickness
- Expenses must be incurred as a result of and within 52 weeks of a disablement
- Charges are considered incurred on the date services or supplies are rendered or obtained

PERMANENT TOTAL DISABILITY

Accident	<p>\$1,000.00 per month for 12 months 1% of Principal Sum for 100 months 1/2% of Principal Sum for 100 months</p>
Sickness	<p>\$250.00 per month for 50 months following a 90 day waiting period</p>
Exclusions Include but are not Limited to:	<ul style="list-style-type: none">• Suicide or attempted suicide• Service in the military, naval or air service of any country• Injury sustained as a result of certain activity pertaining to non-covered aircraft
Policy or Coverage Warranties:	
Permanent Total Disability	<ul style="list-style-type: none">• Period of disability commences 180 days of the date of the accident causing the disability• "Total Disability" – disability that prevents engaging in each and every occupation or employment for which the insured is reasonably qualified• Disability must be total, continuous and permanent for 12 consecutive months• Payment is Principal Sum less any other amount paid or payable
Accident	<ul style="list-style-type: none">• Period of disability commences within 90 days after the date of the accident causing the disability• Benefits commence on the first day of continuous total disability• "Total Disability" – disability that prevents engaging in each and every occupation or employment for which the insured is reasonably qualified
Sickness	<ul style="list-style-type: none">• Period of disability commences within 30 days of the commencement of sickness causing the disability.• No benefit for the first 90 days• "Total Disability" – disability that prevents performance of every duty pertaining to his occupation

EMERGENCY MEDICAL TRANSPORTATION

Covered Expenses:

(Subject to Reasonable & Customary charges in the locality received, considering the nature and severity of the sickness or injury)

Exclusions Include but are not limited to:

Policy or Coverage Warranties:

- Transportation, medical services and medical supplies necessarily incurred in connection with an emergency evacuation
- Expenses incurred as a result of an emergency evacuation not ordered by a licensed physician
- Expenses incurred as a result of an emergency evacuation not arranged and approved by the assistance service
- Licensed physician must certify that the severity of the injury or sickness warrants an emergency evacuation
- The medical condition must warrant immediate transportation to the nearest qualified medical facility or to the place of residence in order to obtain further treatment or to recover, or both.
- Transportation arrangements must be the most direct and economical route
- Expenses must be recommended by the attending physician or required by the standard regulations of the conveyance
- Transportation may be made by any land, water or air conveyance required
- Special Transportation includes but is not limited to air ambulance, land ambulance, and private motor vehicles

SECURITY EVACUATION

Covered Expenses:

(Subject to Reasonable & Customary charges in the locality received, considering the nature and severity of the crisis situation)

Exclusions Include but are not limited to:

Policy or Coverage Warranties:

- Transportation, services and supplies necessarily incurred in connection with a crisis situation.
- Crisis situations include but are not limited to natural disasters, political disturbances, and personal security
- Security evacuation costs are limited to \$1,000 in countries and regions deemed “extreme risk” by red24
- Expenses incurred as a result of an evacuation not arranged and approved by the assistance service
- Expenses incurred as a result of a medical situation, including a medical epidemic (ex: Avian flu, H1N1)
- Services in countries and regions deemed “extreme risk” by red24
- Assessment of risk and extent of response determined by the assistance service
- Transportation arrangements must be the most direct and economical route

FAMILY TRAVEL & REPATRIATION OF MORTAL REMAINS

Covered Expenses:

- Expenses reasonably incurred to return to their residence immediate family members accompanying the insured at the time of the occurrence
- Expenses reasonably incurred to bring one person chosen by the insured to the insured's place of confinement when the confinement is expected to be in excess of 7 days and is outside a 100 mile radius of the insured's home country
- Expenses reasonably incurred to return the insured's body to his home country, including but not limited to, embalming, cremation, coffins & transportation

Exclusions Include but are not limited to:

- Expenses incurred for arrangements not made or approved in advance by the assistance service provider
- Expenses exceeding the cost of a single one-way economy airfare ticket less the value of applied credit for any unused return travel tickets

Policy or Coverage Warranties:

- Immediate Family member is a spouse, parent, step-parent, or child (including legally adopted & stepchildren)
- Arrangements must be made and be authorized in advance by the assistance service

PERSONAL PROPERTY

Covered Expenses:

Exclusions Include but are not Limited to:

Policy or Coverage Warranties:

Special Limits of Liability Include but are not Limited to:

- Household goods and personal belongings owned or used by the named participant while such property is in the physical custody of the participant.
- Mold, mildew, fungus, spores, or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.
- Loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause
- Animals, birds or fish
- Motorized land vehicles
- Aircraft & parts
- Property held as samples or for sale or for delivery after the sale
- With respect to replacement cost coverage; antiques, fine arts, paintings, statuary and similar objects which by their inherent nature cannot be replaced with new articles; and items whose age & origin contribute to their value including but not limited to memorabilia, souvenirs & collections
- Ordinance or law
- Water damage
- Power interruption
- Neglect
- Wear & tear, gradual deterioration, insects, vermin or inherent vice
- Items in international shipment
- Replacement cost coverage subject to policy limit and in excess of the deductible amount.
- \$500. on money, bank notes, bullion, & gold, platinum, coins & medals
- \$1,000. on securities, accounts, deeds, evidence of debt, letters of credit other than bank notes, manuscripts, passports, tickets & stamps
- \$1,000. for loss by theft of jewelry, watches, precious & semi-precious stones

GENERAL LIABILITY

Each Occurrence Limit:	\$1,000,000.00
Excess:	\$500.00 per occurrence, applicable to costs & expenses
Defense Costs:	Included within indemnity limits
Exclusions Include but are not Limited to:	<ul style="list-style-type: none">• Occurrences with the USA & its territories and possessions• Pollution• Products• Negligence or deliberate acts• Punitive or exemplary awards or damages• Losses arising from the ownership maintenance or use of aircraft, autos, hovercraft, or watercraft, with some minor exceptions including certain contractual obligations• Liquor Liability• Nuclear or War or War related acts• Real Property in your care, custody, and control• Date Related Losses (Y2K) Exclusion• Any condition directly or indirectly caused or associated with Human T-Cell Lymphotropic Virus type III (HTLV III) or Lymphadenopathy Associated Virus (LAV) or to the mutants derivatives or variations thereof or in any way related to Acquired Immune Deficiency Syndrome or any syndrome or condition of a similar kind howsoever it may be named• Sexual Molestation & abuse• Workers Compensation and/or employer's liability• Asbestos
Policy or Coverage Warranties:	<ul style="list-style-type: none">• Includes Non-Owned or Hired auto coverage• "Injury" means death, bodily injury, illness or disease of or to any person• "Damage" means loss of possession or control of or actual damage to tangible property

CLAIMS REPORTING INSTRUCTIONS

In the event a medical or crisis management emergency arises, you should first take prudent action to obtain medical treatment or secure your safety. As soon as possible, contact the assistance service for assessment and management of the situation:

Specialty Assist

24 hour service

Call: +44 (0) 207-902-7149, collect as needed

Fax: +44 (0) 207-928-4748

All claims are handled by Gallagher Charitable International Insurance Services staff and should be reported to our office. Once contact has been established with our claims department staff, the appropriate claim form will be forwarded for you to complete and submit with any additional documentation.

Claims Manager: Melanie Carnes

Call: 800-922-8438

Fax: 803-252-1988

E-Mail: gcclaims@ajg.com

PROPOSED CARRIER RATINGS AND ADMITTED STATUS

<u>Proposed Carriers</u>	<u>A.M. Best's Rating</u>	<u>Admitted/Non-Admitted</u>
Lloyd's, London	A XV	Non-Admitted

If the above indicates coverage is placed with a non-admitted carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

The above A.M. Best Rating was verified on the date the proposal document was created.

Guide to Best Ratings

Rating Levels and Categories

Level	Category	Level	Category	Level	Category
A++, A+	..... Superior	B, B-	..... Fair	D	..... Poor
A, A-	..... Excellent	C++, C+	..... Marginal	E	..... Under Regulatory Supervision
B++, B+	..... Good	C, C-	..... Weak	F	..... In Liquidation
				S	..... Suspended

Financial Size Categories

(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)

FSC I		Up to 1,000	FSC IX	250,000	to	500,000
FSC II	1,000	to 2,000	FSC X	500,000	to	750,000
FSC III	2,000	to 5,000	FSC XI	750,000	to	1,000,000
FSC IV	5,000	to 10,000	FSC XII	1,000,000	to	1,250,000
FSC V	10,000	to 25,000	FSC XIII	1,250,000	to	1,500,000
FSC VI	25,000	to 50,000	FSC XIV	1,500,000	to	2,000,000
FSC VII	50,000	to 100,000	FSC XV	2,000,000	or more	
FSC VIII	100,000	to 250,000				

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View the A.M. Best Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Best's Credit Ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings and Best Credit Reports (which include Best Ratings), visit the A.M. Best website at <http://www.ambest.com>. See Guide to Best's Credit Ratings for explanation of use and charges. Copies of the Best's Insurance Reports for carriers listed above are also available upon request of your Gallagher representative.

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Gallagher companies use A.M. Best Company's rating services to evaluate the financial condition of insurers whose policies we propose to deliver. Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS – INSURER

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

Financial Strength Ratings – Insurer

	Rating	Descriptor	Definition
Secure	A++, A+	Superior	Assigned to companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
	A, A-	Excellent	Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
	B++, B+	Good	Assigned to companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Vulnerable	B, B-	Fair	Assigned to companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C++, C+	Marginal	Assigned to companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C, C-	Weak	Assigned to companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
	D	Poor	Assigned to companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.
	E	Under Regulatory Supervision	Assigned to companies (and possibly their subsidiaries/affiliates) placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal, ongoing insurance operations.
	F	In Liquidation	Assigned to companies placed in liquidation by a court of law or by a forced liquidation.
	S	Suspended	Assigned to rated companies when sudden and significant events affect their balance sheet strength or operating performance and rating implications cannot be evaluated due to a lack of timely or adequate information.

Rating Outlooks

Assigned to an interactive Financial Strength Rating to indicate its potential direction over an intermediate term, generally defined as 12 to 36 months.

Positive	Indicates possible rating upgrade due to favorable financial/market trends relative to the current rating level.
Negative	Indicates possible rating downgrade due to unfavorable financial/market trends relative to the current rating level.
Stable	Indicates low likelihood of a rating change due to stable financial/market trends.

Rating Modifiers

Modifier	Descriptor	Definition
u	Under Review	Indicates the rating may change in the near term, typically within six months. Generally is event driven, with positive, negative or developing implications.
pd	Public Data	Indicates rating assigned to insurer that chose not to participate in A.M. Best's interactive rating process.
s	Syndicate	Indicates rating assigned to a Lloyd's syndicate.

Affiliation Codes

Indicates rating is based on a type of affiliation with other insurers.

	g	Group	p	Pooled	r	Reinsured
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Not Rated Categories

Assigned to companies reported on by A.M. Best, but not assigned a Best's Rating.

NR-1: Insufficient Data.	NR-2: Insufficient Size and/or Operating Experience.	NR-3: Rating Procedure Inapplicable.
NR-4: Company Request.	NR-5: Not Formally Followed.	

Rating Disclosure

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Best's Financial Strength Rating is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In arriving at a rating decision, A.M. Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, A.M. Best does not independently verify the accuracy or reliability of the information. For additional details, see A.M. Best's *Terms of Use* at www.ambest.com.

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Arthur J. Gallagher & Company

PRIVACY POLICY

This Privacy Disclosure outlines our information sharing practices to help you understand how we protect your privacy, when we collect and use information about you, and the measures we take to safeguard that information.

Information We Collect. We collect nonpublic personal financial information about you as required by the insurance companies including:

- Information we receive from you on applications or required questionnaires, such as your occupation, current employer and social security and driver's license numbers;
- Information about your transactions with us, our affiliates, or previous insurers; such as your policy coverage, claim information, premiums and payment history;
- Information we receive from a consumer reporting agency such as Equifax and Choicepoint which is obtained for the purpose of ascertaining credit histories. These reports are obtained as underwriting tools to determine bill paying habits and credit worthiness. These reports are not subject to race; gender or income. Motor vehicle reports may also be requested from the State to disclose driving history.

Information We Share. We do not disclose any nonpublic personal financial information about our customers or former customers to anyone, except as permitted by law.

For example, we may disclose nonpublic personal financial information about you to market your insurance coverage directly with insurers and providers. We also may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other insurers or providers with whom we have joint marketing agreements.

Information Security. We restrict access to nonpublic personal financial information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal financial information.

IMPORTANT DISCLOSURES

IMPORTANT: The proposal is an outline of certain terms and conditions of the insurance proposed by the insurers, based on the information provided by you. It does not include all the terms, coverage's, exclusions, limitations and/or conditions of the actual policy contract language. The insurance policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

We will not be operating in a fiduciary capacity, but only as your broker, obtaining a variety of coverage terms and conditions to protect risks to you and your personally owned assets. We will seek to bind those coverage based upon your authorization, however, we can make no warranties in respect to policy limits or coverage considerations of the carrier. Actual coverage is determined by policy language, so read all policies carefully. Contact us with questions on these or any other issues of concern.

AJG is only responsible for coverages outlined in this document. It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage, please contact your Gallagher representative.

Coverage is subject to participation in a Trust designed to provide these insurance benefits and services. Coverage is extended to those named participants who have applied and are approved for coverage by submitting an Enrollment Form and remitting applicable participation fees.

Compensation Disclosure

One of the core values highlighted in The Gallagher Way states, “We are an Open Society,” and our open society extends to the compensation Gallagher receives. For more information on Gallagher’s compensation arrangements, please visit <http://www.ajg.com/compdisclosure>. In general, Gallagher may be compensated as follows:

1. Gallagher Companies are primarily compensated from the usual and customary commissions or fees received from the brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively “insurance coverages”) handled for a client’s account, which such commissions and fees may vary from company to company and insurance coverage to insurance coverage. As permitted by law, Gallagher companies occasionally receive both commissions and fees. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher Companies may participate in contingent commission arrangements with intermediaries and insurance companies that provide for additional contingent compensation if underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company and/or through the intermediary, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company.
2. Gallagher Companies may also receive investment income on fiduciary funds temporarily held by them, such as premiums or return premiums.
3. Gallagher Companies may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace. Gallagher Companies may own some of these facilities, in whole or in part. If such a facility was utilized in the placement of a client’s account, the facility may have earned and retained customary brokerage commission or fees for its work.
4. Gallagher assists its customers in procuring premium finance quotes and unless prohibited by law may earn compensation for this value added service.

If you have specific questions about the compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third parties, please send an e-mail to Compensation_Complaints@ajg.com or send a letter to:

AVC Compliance Officer
Arthur J. Gallagher & Co.
Two Pierce Place, 20th Floor
Itasca, IL 60143

Provisions have been made for comprehensive travel assistance while traveling and serving overseas by calling Specialty Assist™ telephone numbers provided below.

ASSISTANCE SERVICE for MEDICAL & OTHER EMERGENCIES

SPECIALTY ASSIST™ can help the travelers get medical attention when someone suddenly becomes ill or is in an accident by:

- locating medical facilities, including physicians, hospitals, or dentists & verifying insurance coverage
- making arrangements with providers of medical care to avoid cash deposit, where possible, prior to obtaining treatment
- communicating with family members, personal physicians, and employers back home on the patient's condition
- assisting family or friends who are traveling with the patient
- dealing with non medical crises such as terrorism, strikes, natural disasters (see below)

EMERGENCY MEDICAL EVACUATION

Emergency Medical Evacuation will arrange proper medical care available from anywhere:

Medical Advisors are always on hand to consult with attending physicians to make sure patients are receiving the correct medical care. But, sometimes more sophisticated treatment is warranted - treatment which may require evacuation to better medical facilities.

If deemed medically necessary by Specialty Assist™ medical staff and the attending physician, arrangements will be made for land and air transportation, including passage on either a commercial or chartered air ambulance, with in-flight physicians, paramedics or nurses and in-flight equipment and supplies. All family arrangements and immigration and customs details will also be handled.

Approved travel expenses associated with these evacuations will be covered up to **\$100,000** under this program.

FAMILY COORDINATION & REPATRIATION

Certain expenses of coordinating the travel of family members traveling with an insured person needing evacuation are covered up to **\$25,000**.

Arrangements for repatriation of the remains of a deceased person will be made. The expense of this is included in the **\$25,000** amount above. (Note some countries forbid the shipping remains of the deceased.)

CRISIS MANAGEMENT (if you or your group have included this benefit)

Should your call to Specialty Assist™ involve a non-medical threat to your security, Specialty Assist™ will notify and transfer your call to red24, a security service to assist persons in crises of this nature. If necessary, one of their local persons will respond to your need and arranging evacuation of persons in danger where possible. This service is designed to provide effective security risk management support, together with an evacuation and repatriation program to assist in life-threatening security related crisis anywhere in the world. Most of the costs of Response & Evacuation expenses are included in the \$100,000 above (Please note: travel to & from or residence in certain countries is excluded from guaranteed response and response & evacuation costs due to conditions preventing security intervention.) Pre-trip security and kidnap prevention information and advice is also available to participants of International Helpers (Guernsey) Trust via www.internationalhelpers.co.gg.

LEGAL ASSISTANCE

Legal Assistance provides a ready resource for travelers helping to find English-speaking attorneys for persons in danger of being arrested as the result of any non-criminal action, or needing to replace lost or stolen documents, such as passports, or personal items, such as luggage. Always contact Specialty Assist™ to alert them of your emergency. TO USE THIS SERVICE, IDENTIFY THAT YOU ARE UNDER ID **No. 7423**. [Please have your GCIS ENROLLMENT # available as well](#). This will help with the coverage verification process. Following are the telephone numbers to use for medical evacuation, crisis management and other assistance services:

SPECIALTY ASSIST™
Call London, England:
24 Hour Service
Telephone: +44 (0)207 902 7149
Facsimile: +44 (0)207 928 4748
E-mail: operations@specialty-assist.com
The zero in parenthesis (0) in the telephone number is not used when dialing from outside England; however, if you have difficulty reaching this number, try dialing with the zero (0) included.

**Please contact GCIS for benefit information, claim forms or assistance with filing a claim:
E-mail: gclaims@ajg.com**

**Process and Expectations
Specialty Assist Group Services
Regarding Emergency Assistance Services
Information for Key Leaders**

Specialty Assist Group provides the Emergency Assistance Services for the Overseas Personnel of your organization. The following information is intended to make utilizing and delivery of these services easier and to assist in setting reasonable expectations.

After Specialty Assist has been contacted you can expect the following processes to take place. While every effort will be made to render the best possible plan of treatment for the patient, it should be noted that in foreign countries, and particularly in most remote areas, this process could seem slow. In most situations, the arrival of an ambulance will take much longer than a local Service or Rescue Squad in the USA.

If you find yourself involved in an emergency situation, please keep the following points in mind;

- Specialty Assist is open 24 hours a day, 7 days a week and is staffed with a rotating multi-lingual staff. A Travel Assistance Coordinator (TAC) will be assigned to your case every shift and therefore, you could be working with several TACs. However they will administer your case and see that your situation is met.

Specialty will need the following Information to begin the process of Assessment & possible Travel coordination

- **Volunteer enrollment #:** (the 6 digit number assigned when enrollment is issued).
- **Name of Injured Party:**
- **Contact phone #:** (Should be given immediately in case call is cut off).
- **Location:** (Specific location. City/Town & COUNTRY).
- **Contact phone # of Medical Provider:** (if you have it, or an email contact)

Specialty's medical staff will assess the case by a series of consultations with your treating physician, if available. Using medical information obtained in these consultations combined with your personal input and observations of your family or co-workers, their medical staff will make determinations about the appropriateness of the local facility and its ability to treat your condition.

- If appropriate treatment is not available locally, their medical staff will then recommend an evacuation and will outline transportation requirements based on medical necessity.
- Depending on your medical requirements, the medical transport may include the following: commercial flights with or without special equipment & medical personnel air ambulance and appropriate ground transportation.
- Quite a bit of coordination is required to identify and activate the appropriate providers for a medical transport and many factors can play into this process and time frame.

Be aware that it can take some time to coordinate an evacuation based on:

- Condition and Location of the patient,
- Origination point of the nearest provider and distance to the patient (pilot rest may be mandated)
- Conditions of the local airport - Are they open 24 hours a day? Do they have reliable aviation fuel available?
- Medical Clearance for commercial flights and availability of specialized equipment such as stretchers and oxygen.

- Local / Governmental permission for travel into, through and out of their Airspace.

- Because of Specialty's multilingual staff, you may encounter difficulties with their accents. If communications become difficult, please ask to be patched in on the conversation with us at Gallagher Charitable International. We maintain a 24/7 answering service and can help "translate" what the Technical Assistance Coordinator is trying to communicate to you. You may also reach us directly at +1 803 – 758 – 1400.

- As Specialty Assist deals daily with persons in dangerous areas of the world, they are acutely aware of the security issues involved. While sometimes it may be necessary for you to contact Specialty by an indirect method, please be aware that this can slow their response to your need.

- You may have communication difficulties resulting from poor service at your field location. If this is the case, please make certain you advise the Specialty representative the best time and place to reach you. We recommend e-mail as the preferred communication method, and Specialty will periodically update you on the progress of the case at your request.

- If you do not receive a callback from Specialty Assist, or if an e-mail you have sent is unanswered in a reasonable amount of time, you can assume that telephone and or internet service has been disrupted in your area. After giving Specialty Assist a reasonable amount of time to respond, feel free to call them back collect as needed. If you have problems reaching them involve us at Gallagher Charitable.

- Your concern over the welfare of the sick or injured person can tempt you to become impatient and take matters into your own hands. While your knowledge of local conditions can be invaluable to the Specialty staff managing the emergency, please ask their opinion if you have an alternative to what they may be arranging. If an agreement is reached and you are asked to make any local arrangements, you must keep Specialty apprised of whatever you do. Otherwise, your arrangements could compete with those of Specialty and further jeopardize the condition of the patient.

- If your organization has a medical department it generally does not need to be involved immediately, and if a contact e-mail address is furnished at the time of the emergency, Specialty notifies them later in the case. Certain circumstances may warrant immediate contact, and you can request that Specialty make this contact for you. These circumstances could include particularly serious or life-threatening situations, known medical history that could be helpful or other factors that could help with the care of the patient.

We are aware that you may become involved in an emergency situation involving one of your personnel or family members. We also appreciate you taking a few moments to familiarize yourself with this valuable service and what the expectations are in the event that the services of Specialty are utilized.