



Courage to Stand

2009 International Camporee

Insurance Information



Pathfinder Director,

This document is a brief description of the insurance coverage provided by Adventist Risk Management, Inc. for the Courage to Stand 2009 International Camporee. There are two options available depending where your home base is.

These insurance policies can only be purchased at the ARM Web site, www.AdventistRisk.org, "Travel Hub".



Option 1

ACE USA (US & Canada based clubs only)

Primary coverage for accidental injury only. No coverage for emergency medical evacuation, repatriation or trip cancellation.

Coverage A—Event Only

August 11, 2009—August 15, 2009 **\$2.33 per camper**

up to \$50,000	AD&D
up to \$50,000	Accident Medical Expenses
\$100	Deductible, per injury

Coverage B—Event with Personal Deviation (travel to & from event)

August 4, 2009—August 22, 2009 **\$6.88 per camper**

Includes travel time for up to 7 days to or from home to covered activity. See policy summary for additional information.

There is a \$10 fee per application, therefore we recommend that you purchase your coverage on one application, as a group.

Option 2

AIG—Short Term Travel (International clubs, including Guam, Puerto Rico, US Territories and Protectorates)

See Travel Hub for rates and description of coverage available. There is a \$20 fee per application, therefore we recommend that you purchase your coverage on one application, as a group.

Travel Safety— Please visit www.AdventistRisk.org and click on the "Risk Resources" menu for safety information in ARM's **Solutions** newsletters.

- May 2008—Summer Safety
- November 2008—Universal Precautions in the Camp Setting
- Additional Safety Information will be available in May & June 2009 Solutions

This Description of Coverage is a brief summary of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued to the Policyholder. The Policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or certain terms or conditions may be different if required by state law. Please keep this information as a reference.

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