



ACE Insurance Overview

Out of Country Medical Insurance for Volunteers

A portion of your programme fee established by Habitat for Humanity covers the cost of insurance coverage. When you register for your build by paying non-refundable deposit of £300, you will be insured against medical accident, sickness and accidental loss of life, limb, sight, speech or hearing while participating in volunteering activities sponsored and supervised by Habitat for Humanity. This mandatory insurance coverage is designed to protect Habitat's volunteers and is part of a comprehensive risk management programme.

What is covered?

Cover is in effect while traveling outside of your home country or country of permanent residence and participating in a volunteer activity sponsored by Habitat for Humanity. Coverage will begin on the actual start of your trip and will end at the end of the specified programme dates. If you are staying out of home country or country of permanent residence and are engaged in activities not sponsored by Habitat, you will not be covered by HFHGB insurance.

Accidental death and dismemberment	Up to \$250,000
Disability Benefit (Permanent total disability)	\$250,000
Out of country medical expense benefits Maximum for medical expense benefits: Maximum for pre-existing conditions: Maximum for dental treatment (injury only):	\$250,000 \$50,000 \$250,000
Home country extension benefit	Up to the 'Out of Country Medical Expenses Maximum Benefit'
Home country medical guarantee benefit	Up to \$10,000
Emergency medical evacuation benefit	100% of expenses covered
Repatriation of remains benefit	100% of expenses covered
Family reunion benefit	\$100 per day, up to 5 days
Security expense benefit	Up to \$100,000 (Aggregate limit: \$500,000 per occurrence)

Exclusions

Some of the policy's specifications, provisions and exclusions are listed below. A full list of policy exclusions can be provided on request.

- Intentionally self-inflicted injuries.
- Suicide or attempted suicide while sane.

- Pregnancy, childbirth or miscarriage.
- Accidents occurring while a passenger on, operating or learning to operate any aircraft.
- Injuries or sickness suffered while under the influence of drugs (other than prescribed) or alcohol.
- Injuries or illness suffered while racing or committing or attempting to commit a felony.
- Injuries caused by or resulting from recreational travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle, or a motor vehicle not designed primarily for use on public streets or highways.
- Injuries resulting from off-road motorcycling; scuba diving; jet, snow or water skiing; mountain climbing (where ropes or guides are used); sky diving; amateur automobile racing

In the event of a medical emergency call Europ Assistance immediately.

Reference plan number: 01AH585

Policy Number: GLM N10784177

001-240-330-1432 Collect Call Outside of the USA

Call when you:

- Require a referral to a hospital and doctor
- Are hospitalised
- Need to be evacuated or repatriated
- Need to guarantee payment for medical expenses
- Experience local communication problems in medical emergency
- Safety is threatened by a political or military event

When you call Europa Assistance, please be prepared with the following:

- Name of Caller, phone number, fax number
- Covered Person's name, age, sex and policy number
- A description of the Covered Person's condition
- Name, location and telephone number of hospital
- Name and telephone number of the treating doctors, where and when they can be reached
- Health insurance information, workers compensation, or automobile insurance information if the Covered Person had an accident.

'Covered Person' means the person insured under the ACE Policy.

By requesting assistance you agree to assign to us your rights to recover to from any of your responsible insurers any expenses we incurred.