

# Insurance Guidelines & Information

## Guidelines

Missionaries and guests must be insured for the protection of the individual, Field, Region, and denomination. Global Missions partners with Berkley Accident and Health to provide missionaries and guests with accident and health insurance.

If a missionary's current insurance policy meets the required policy benefits listed below, they can submit their policy to the Global Missions office for review. To help with the review process, the missionary must submit a copy of the policy—with the required portions highlighted—at least 60 days before deployment. If the policy qualifies, the missionary will still be responsible for the International Liability portion of the insurance policy, which is \$0.30 per person, per day. This provides the insured with protection against claims resulting from injuries and damage to the other people or property. Liability insurance policies cover any legal costs and payouts the insured is responsible for if they are found legally liable. In the Church of the Nazarene, liability insurance is required of all volunteers and missionaries.

Required policy benefits:

- Accident and sickness (\$250,000)
- Accidental death and dismemberment (\$75,000)
- Emergency medical evacuation (100% of usual and customary charges)
- Repatriation of mortal remains (100% of usual and customary charges)
- International liability (required for every missionary and guest)

Additional policy benefit provided through the Berkley policy:

- Security evacuation (100% of usual and customary charges)

## Rates

The insurance premium costs\* are as follows:

**If you are on the field for 1-21 days** —US **\$3.25** per person per day

**If you are on the field for 22-90 days** —US **\$2.75** per person per day

**If you are on the field for 91-365 days** —US **\$2.25** per person per day

\*Rates are subject to change.

Insurance premium costs can be paid in advance or deducted monthly from the Field. If deducted monthly, the Field will collect the insurance premium from the missionary's support funds. Guests and missionaries serving less than 90 days must pay the premium in advance.

To purchase the Global Missions insurance policy, missionaries and guests must contact Emily Brown at [ebrown@nazarene.org](mailto:ebrown@nazarene.org). In calculating the number of days for coverage, travel days must be included to ensure coverage while traveling to and from the field.

## Coverage and Exclusions

The insurance plan provided through Berkley has no deductible and no co-pay.

The insurance plan cannot be activated prior to deployment. But insurance can be purchased for those returning to the US with intention to return to the field at a different rate. Contact Emily Brown ([ebrown@nazarene.org](mailto:ebrown@nazarene.org)) for details.

This insurance plan is not a major-medical policy. Exclusions apply. The plan covers pre-existing conditions at a lower benefit. Please read the Insurance Brochure for more detailed information (see "Insurance Resources").

The insurance plan provided through Berkley does not cover: Routine physicals, routine dental care and treatment, eye refractions or examinations, mental nervous disorders or rest cures, travel for medical care or treatment, workers' compensation, hearing aids, injuries directly caused by an act of war, child care, cosmetic or plastic surgery, skiing, mountain climbing, sky diving, scuba diving, etc.

## Submitting a Claim

If a missionary or guest suffers injuries from an accident or exhibits symptoms of illness, they must call Berkley to open a claim (see "Insurance Resources"). Berkley can then help to ensure all paperwork related to the claim is properly completed. The missionary or guest must also visit a physician or local healthcare provider **prior** to leaving the field. It is important that the attending physician fill out and sign their portion of the Medical/Sickness Claim Form (see "Insurance Resources"), and the missionary or guest do the same. In order for Berkley to process the claim, the missionary or guest must then submit the form to Berkley with the corresponding receipts.

If an accident or sickness occurs, the missionary or guest must also notify the Global Missions office. Prior to submitting the Medical/Sickness Claim Form, the missionary or guest is responsible to care for all expenses. Berkley will reimburse them according to the policy.

If the missionary or guest visited a physician **prior** to leaving the field, Berkley may cover continued treatment back in their home country. This continued coverage is available for up to 60 days from the date of the accident or sickness.

## Hospitalization, Medical Evacuation, Security Evacuation and Repatriation

If a missionary or guest needs hospitalization, contact Berkley immediately. If a missionary or guest needs medical evacuation, security evacuation, or repatriation, contact Berkley before making any arrangements. Then, notify the Global Missions office. If a missionary or guest opts to make their own arrangements, all costs will be their personal responsibility.

## Insurance Resources

To access the Berkley Member Card, Medical/Sickness Claim Form, and Insurance Flyer visit:

[www.nazarene.org/gmresources](http://www.nazarene.org/gmresources)

## Contact Information:

### *Global Missions:*

+1 (913) 577-0500 (business hours)

+1 (913) 228-9925 (non-business hours)

[ebrown@nazarene.org](mailto:ebrown@nazarene.org) (email for Emily Brown)

### *Berkley Accident and Health:*

+1 (800) 344-2500 (toll free in the US or Canada)

+1 (202) 659-7786 (collect call outside of the US)

[OPS@us.generaliglobalassistance.com](mailto:OPS@us.generaliglobalassistance.com)

*For questions about purchasing insurance or policy information, contact Global Missions. If an accident or sickness occurs, follow the steps outlined above.*