

# International Helpers (Guernsey) Trust

## Volunteer Travel Summary



Charitable  
Travel

“The International Helpers (Guernsey) Trust (IHT) provides a range of benefits to Trust Participants while traveling outside of the USA for charitable purposes on short-term trips. These benefits are provided by service contracts and policies issued to the IHT which form the Trust Fund that is held for the benefit of the Trust Participants.”

BENEFIT	LIMIT	COMMENTS
<b>Accidental Death &amp; Dismemberment</b>	\$100,000	Reduced to \$10,000 for those under age 12 or over age 70
<b>Medical Expenses – Primary</b> <i>(No preexisting conditions exclusion)</i>	\$10,000	<b>Primary benefits</b> ; \$2,500 of this limit is available to pay U.S. or Canadian providers. With COVID-19 diagnosis, benefits are secondary to your primary medical plan. <i>(\$100 deductible)</i>
<b>Disability Income Benefit</b>	\$1,000/month \$500/month \$250/month	First 100 Months — Accident Months 101–200 — Accident 50 Months — Sickness (after 3 month waiting period) <i>(no benefit if under age 12 or over age 70)</i>
<b>Assistance Service</b>	Included	Available 24/7/365 for assistance with worldwide medical emergencies; provided by Intana Global™
<b>Emergency Medical Evacuation</b>	\$100,000	Coordinated by Intana Global™; will bring participant back to their home country (including US) if necessary
<b>Crisis Management Service*</b>	Included	Available 24/7/365 for assistance with worldwide non-medical emergencies; provided by World Aware - <b>includes threat of COVID-19 with a limit of \$1,000.</b>
<b>Security Evacuation*</b>	\$100,000	Coordinated by World Aware; for evacuation due to crime, civil unrest, natural disasters, kidnap/hostage
<b>Family Coordination and Repatriation of Mortal Remains</b>	\$25,000	Combined limit for both benefits and includes a sublimit of <b>\$2,500 for extra expenses</b> incurred during an approved evacuation
<b>Personal Property</b>	\$2,500	“Door to door” replacement cost benefit includes checked baggage; higher limits available upon request <i>(\$100 deductible)</i>
<b>General Liability</b>	\$1,000,000	Worldwide jurisdiction; includes benefit for injury to a volunteer; covers volunteer and sending organization
<b>Crisis Triage</b>	Included	Available 24/7/365 for guidance and support through difficult situations; provided by Concilium
<b>Telemedicine</b>	Included	Provides fast and convenient care for your medical needs with no consultation fee or copay; available 24/7/365
<b>PARTICIPATION FEE</b>		<b>\$4.00 per person per day</b>