

ACE COMMERCIAL RISK SERVICES

# INTERNATIONAL ADVANTAGE.NET

RELIGIOUS ORGANIZATIONS AND  
EDUCATIONAL INSTITUTIONS

During a school sponsored trip to China a young girl contracted a life threatening disease. The girl survived but suffered long term disability. Ultimately, a US jury found the school liable for failing to take basic safety precautions to protect the minor children in its care.

## International coverage for religious organizations and educational institutions

**A scenario like this may be preventable** if the sponsoring organization has access to country specific risk information and takes proper precaution before commencement of the trip. And for those inevitable situations for which you can't prepare or which occur despite diligent preparation, around the clock access to quality medical care/supervision may help reduce the severity of injury and loss.

**Don't let this happen to your client.** It is imperative that sponsoring organizations endeavor to identify and prepare for foreign risk exposures to minimize the risk of sending travelers into harm's way. The services and coverage provided through our Advantage.NET package policy are designed to provide helpful information so that organizations can prepare in advance to avoid losses and reduce the severity of unexpected/unavoidable losses that may occur.

## Benefits

- Suite of coverage specifically designed to meet the needs of religious organizations and educational institutions.
- Coverage designed to protect traveling students, volunteers, missionaries, employees and the sponsoring organization.
- Around the clock access to industry leading travel assistance and information services.
- International package quotes in minutes by answering a few simple underwriting questions.
- Real-time rating, quote generation and billing.
- Instant policy issuance including Travel Assistance ID cards.
- Free access to ACE's new Smartphone Travel App for all traveling parties providing critical information to travelers based on their itineraries.
- \$1,250 Minimum Premium
- 20% commission



insured.™

## Coverage

### Core Coverage International Advantage Travel Package

Premium: starting at \$1,250

#### Employers Responsibility Coverages:

- Voluntary Compensation Benefits
  - North Americans – State of Hire
- Contingent Employers Liability
  - \$1M Bodily Injury by Accident (Each Accident)
  - \$1M Bodily Injury by Disease (Each Employee/Policy Limit)
- Executive Assistance Services (including Repatriation)
  - \$1M Medical Assistance Services (Policy Limit) extended to Employees, Volunteers, Students and Chaperones
  - Executive Assistance® includes emergency medical evacuation, emergency political evacuation, repatriation, lost document assistance, embassy information and concierge services.

#### Contingent Auto Coverages:

- \$1M Combined Single Limit BI/PD (Any One Accident)
- \$50,000 Medical Payments (Each Accident)
- \$50,000 Hired Auto Physical Damage (Any One Policy Period)

#### Accidental Death Dismemberment/Medical Coverages:

- \$50,000 AD&D for employees (Policy limit)
- \$10,000 Medical for employees (Policy limit)
- Extended to Employees, Volunteers, Students & Chaperones

### Enhanced Protection (Optional)

#### Kidnap and Extortion Coverage:

- \$250,000 limit for each covered loss with high hazard country restrictions
- Extended to Employees, Volunteers, Students & Chaperones

#### Property Coverage:

- \$25,000 Personal Property
- \$25,000 Personal Property in Transit

#### Spouse & Child Accidental Death Dismemberment/ Medical Coverages:

- \$50,000 AD&D for Spouse (Policy limit)
- \$25,000 AD&D for Child (Policy Limit)
- \$10,000 Medical for Spouse and Child (Policy limit)

### General Liability Coverage (Optional)

#### General Liability

- \$1M Each Occurrence
- \$2M General Aggregate
- Option for Products Completed Operations Coverage
- \$1M Personal and Advertising Injury Limit (any one person or organization)
- \$1M Damage To Premises Rented to You Limit (any one premises)
- \$25,000 Medical Expenses Limit (any one person)

### Eligible SIC Codes

Religious Organizations: 8661, 86419, 8699

Educational Institutions: 82111, 82112, 82113, 8231, 8249, 8299, 82211, 82212, 82221, 82222, 8243, 8244

### The ACE Difference

**Financial Strength:** ACE's U.S. underwriting companies consistently receive among the highest ratings for financial strength from A.M. Best, Standard & Poor's and other leading rating agencies.

**International and Local Expertise:** Offices staffed by a dedicated team of international underwriters in 16 major U.S. cities, professionals familiar with local regulations and customs and a global network of underwriting and claims professionals in more than 170 countries.

**Value-Added Features:** Access to an array of valuable travel assistance services and online pre-trip planning tools for educational institutions whose faculty and staff travel abroad through Executive Assistance®.

The above is a product summary only, and the underwriter reserves the right to request additional information and determine if a policy quote can be offered. If an insurance policy is issued, the policy contains the actual terms and conditions of the contract. Insurance is provided by ACE American Insurance Company, Philadelphia, PA or, in some jurisdictions, other insurers within the ACE Group of Companies or its allied distribution associates. All products may not be available in all jurisdictions. Surplus lines insurance is sold only through licensed surplus lines producers. Access to Executive Assistance® travel assistance services and online pre-trip planning tools is provided as a courtesy only and not intended as a loss prevention benefit provided by ACE or as a substitute for services provided directly to the consumer by a security consultant retained for that purpose.

ACE Commercial Risk Services is an operation within the ACE Group that is dedicated to providing specialty insurance products that offer solutions for small business insurance needs in North America. ACE Commercial Risk Services offers its products through agents and brokers across the United States. Visit us [www.acecrs.com](http://www.acecrs.com).

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