



MISSION PROTECTION



**BROTHERHOOD
MUTUAL®**

Global Insurance For Your Ministry

FOR THE ORGANIZATION

Foreign Liability Insurance

Global Mission Protection from Brotherhood Mutual provides the peace of mind your ministry needs when operating in a foreign country. It includes three key elements to protect both short and long-term overseas mission work. It begins with a Brotherhood Mutual MinistryFirst policy. It then includes the Worldwide Liability and Medical Extension with Optional Extended Foreign Operations Coverage (BGL-112). Finally, Global Mission Protection includes a foreign commercial package policy with the support and services of Generali Group, a global leader in providing insurance and assistance services.

Foreign liability coverage helps your organization and your travelers pay for damages, costs, and judgments associated with a lawsuit in a foreign court. *Worldwide Liability and Medical Extension* conveys nearly all the liability and medical coverages included in your MinistryFirst® policy for short-term foreign ministry activities. There is also an option to extend these coverages for your extended foreign ministry operations.*

This endorsement extends coverage for:

- Sexual acts liability, employment practices, cyber liability, religious freedom, counseling liability, directors and officers liability, disaster response, and other customizable protections in your policy.
- Expanded medical coverage for participants' injuries/illnesses due to endemic disease, environmental factors, or foreign terrorism.
- Defense costs related to claims and suits filed anywhere in the world against your ministry or short-term mission travelers.

This endorsement also provides additional coverages for:

- Limited terrorism-related travel interruption, death benefits for leaders, and image restoration.

Optional coverage for extended foreign ministry operations comes with 24/7 access to foreign emergency assistance and services. Coverage for emergency assistance services is available through the purchase of a foreign commercial package policy.

Brotherhood Mutual and its agents offer many optional coverages, and work with various other carriers, to provide protections needed by mission organizations on the move around the world.

Foreign Commercial Property Coverage

Brotherhood Mutual and its agents can offer coverage options for ministry property not in the U.S., including property in transit. One policy can include all foreign ministry locations and their contents. Foreign Commercial Property Coverage cannot be used for residential, warehouse, or manufacturing spaces.

Coverage provided through N2G Worldwide Insurance Services, LLC and its partner carriers or by American International Group, LLC (AIG).

Kidnap & Ransom Coverage

Provides domestic and international coverage, with no territory exclusions. Includes 24/7 access to expert crisis response team, reimbursement for ransom payments, coverage for injury or death, and recovery care for the victim and family. Covers child abductions in the U.S. and abroad.

Coverage provided by Hiscox.

*Requires purchase of a foreign commercial package policy from a Brotherhood Mutual approved carrier.

FOR THE ORGANIZATION

Foreign Voluntary Workers' Compensation

Similar to a workers' compensation policy, this coverage is designed for foreign employees and protects against employment-related losses. This coverage can protect ministry assets from large, unexpected expenses related to foreign employees.

Coverage provided through N2G Worldwide Insurance Services, LLC and its partner carriers.

Medical, Political, and Security Evacuation

For use when an emergency evacuation of non-nationals in a host country is critical. Arrangements must be made through the company. If an evacuation is not possible, the company will secure a safe location.

Coverage provided by Hiscox and through N2G Worldwide Insurance Services, LLC and its partner carriers, with related services and support provided by Generali Global Assistance.

Medical + AD&D Coverage

Global Health Insurance is an affordable major medical solution for ministries with employees and volunteers living in foreign locations, including short visits to the U.S. Coverage includes surgery, hotel, and rehabilitation. Can be used for one person or your whole group.

International Medical Coverage/Accidental Death and Dismemberment provides an emergency medical blanket coverage for all travelers, with no individual sign-ups. The chart below outlines the various options. Talk to your agent or a mission travel representative about customized solutions in addition to these options.

Coverages provided by International Medical Group, Chubb, or other carrier.

	Primary Advantage	Individual Coverage	Group Coverage	Type of Medical Coverage	U.S. Coverage	Outside of U.S. Coverage	Includes Emergency Assistance Service	Length of Travel
Global Health Insurance	Robust worldwide health insurance for those living abroad	✓	✓	Major Medical**	If return trip to U.S. is less than 6 months	✓		Living outside the U.S. on an ongoing basis
Int'l Medical and AD&D	Blanket policy, with no traveler or trip reporting		✓	Accident and Illness		✓	✓	180 days or less
Faith Ventures Short-Term Travel	Primary and affordable emergency medical protection for short-term trips	✓		Accident and Illness	✓	✓	✓	Less than 180 days
Faith Ventures 365 365 Sport	Cost effective emergency medical protection for trips of 6 months or longer; travelers live outside U.S.	✓	A family can share limits of a single policy	Accident and Illness; 365 Sport includes Adventure Sports		✓	✓	180 days or more

FOR THE INDIVIDUAL TRAVELER



Faith Ventures® Travel Insurance

A **Faith Ventures** travel insurance plan works as a multi-benefit policy for single and multiple trip use for individual travelers, and includes:

Medical + Accidental Death and Dismemberment Coverage (see chart, page 3)

- Short-term: **Faith Ventures Basic, Plus, and Premium plans** for trips less than 180 days.
- Long-term: **Faith Ventures 365 and 365 Sport** for trips of 180 days or more. Not for use in the U.S.

Medical, Political, and Security Evacuation* is for an emergency evacuation of non-nationals needing to leave the host country. If an evacuation is not possible, a safe location will be arranged.

faithventures.com

Faith Ventures® is a collaboration of Brotherhood Mutual Insurance Company and Fly For Good Travel Company.

* Not a military evacuation.

** This coverage resembles a standard U.S. health insurance plan. Coverage requires medical underwriting. This coverage may not fulfill the requirements of the Affordable Care Act when used in the U.S.

This brochure provides a brief description of coverages offered by Brotherhood Mutual®, Faith Ventures®, and, N2G Worldwide Insurance Services, LLC, AIG, CHUBB, International Medical Group, and Hiscox. Coverages written by carriers other than Brotherhood Mutual are offered through Brotherhood Mutual Insurance Services, LLC. See website for full list of providers. This brochure does not provide coverage of any kind, nor does it modify the terms associated with any policy. All coverages are subject to conditions, coverage limits, limitations, and exclusions. For complete insurance coverage details, please refer to actual policy documents. Some coverages may not be available in all states.

Insuring America's churches and related ministries® | brotherhoodmutual.com | 800.876.4994

Property & Liability Insurance | Commercial Auto | Workers' Compensation | Mission Travel Services | Ministry Payroll

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