



MISSION PROTECTION



**BROTHERHOOD
MUTUAL** 100 YEARS

Global Insurance For Your Mission



FOR THE ORGANIZATION

Coverages in blue can be purchased a la carte and packaged together for a single payment.

Foreign Commercial Property Coverage

For ministry-owned property not located in the U.S., and for property in transit. One master policy can include all ministry locations. Foreign Commercial Property Coverage cannot be used for residential, warehouse, or manufacturing spaces.

Foreign Liability Insurance

Help your organization and your travelers pay for damages, costs, and judgments associated with a lawsuit in a foreign court.

- **Worldwide Liability.** Protects against lawsuits stemming from bodily injury, property damage, and religious communication and activity. Liability coverages for autos, employees, or permanent foreign operations are available separately. Worldwide Liability is an endorsement added to a MinistryFirst® policy.
- **Contingent Auto Coverage.** Covers liability stemming from ministry-owned and non-owned autos. Ministries must purchase the required auto insurance within the country.

Medical + AD&D Coverage

Medical, accidental death and dismemberment, and health insurance options for ministries and travelers (see chart, page 4).

- **Health Insurance.** 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.** Emergency medical blanket coverage for all travelers, with no individual sign-ups. Commonly combined with foreign liability coverage.

Humanitarian Airfare

Book seats set aside for nonprofit use or at the lowest published price. Larger groups may see better savings. We partner with Fly for Good®, a company that shares the same heart for Christian service as Brotherhood Mutual.



Kidnap & Ransom Coverage

Domestic and international coverage, with no territory exclusions. Includes access to expert response guidance, 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.

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.

Employers Responsibility Coverage

Similar to a workers' compensation policy, this coverage is designed for foreign employees, and protects against employment-related losses. Since payouts in this category can be large, this coverage is recommended.

FOR THE TRAVELER



The Faith Ventures® Card

The **Faith Ventures Card** works as a multi-benefit card for individual travelers, and includes:

Medical + Accidental Death and Dismemberment Coverage (see chart, page 4)

- Short-term: **Faith Ventures Card**. For trips up to 180 days.
- Long-term: **Faith Ventures 365**. For trips of 180 days or more. Not for use in the U.S.

Medical, Political, and Security Evacuation.* 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.

* Not a military evacuation.

Medical Coverage: Find The Right Fit

Trying to decide which medical coverage best suits your ministry and travelers? Use the chart below to help make sense of the various coverages. Talk to your agent or a mission travel representative about customized solutions available outside of these options.

	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
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 of 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 Card	Primary and affordable emergency medical protection for short-term trips	✓		Accident and Illness	✓	✓	✓	180 days or less
Faith Ventures 365	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		✓	✓	180 days or more

** 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 our partners, CHUBB, International Medical Group, Hiscox. 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 coverage details, please contact a Brotherhood Mutual agent or refer to policy documents.

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