



3300 Business Park Drive
Stevens Point, WI 54482

AIG Accident & Health

Renewal Quote/ Changes Letter - Blanket Special Risk Insurance

Insuring Company:

National Union Fire Insurance Company of Pittsburgh, PA
175 Water Street, 15th Floor, New York, NY 10038

December 13, 2018

Marantha Volunteers International
900 Reserve Drive, Ste. 10
Roseville, CA 95678

Policy Effective Date

December 21, 2018

Policy Expiration Date

To December 21, 2019

Risk Address:

900 Reserve Drive, Ste. 10
Roseville, CA 95678

Insureds:

Description of Class

All registered domestic volunteers of the Policyholder.

Description of Activity:

While participating in scheduled, supervised and sponsored volunteer activities of the Policyholder within the United States, including direct travel to and from such covered activities.

Benefits:	Limits:
Accidental Death:	\$75,000
Incurral Period:	365 Days
Accidental Dismemberment:	\$75,000
Incurral Period:	365 Days
Accidental Death & Dismemberment Aggregate Limit:	\$750,000 Per Accident
Accident Medical Expense (Primary):	\$100,000
Deductible:	\$0
Benefit Period:	52 Weeks
Incurral Period:	90 Days
Dental Maximum:	\$250 per tooth per accident
Emergency Evacuation:	\$1,000,000
Repatriation of Remains:	\$1,000,000

Policy Forms	
Blanket Accident Insurance Policy	C11695DBG-CA
Master Application	C11696DBG (Rev. 01/16)-CA
Accident Medical Expense Benefit Rider	S30549DBG- CA (Rev 11-10)
Emergency Evacuation with Family Travel Benefit Rider	C11702DBG (Rev 03-17)
Repatriation of Remains Benefit Rider	C11714DBG (Rev. 08/03)
Subrogation and Right of Recovery Endorsement	C11716DBG
Injury Definition and Exclusions Amendatory Rider	S30399DBG-CA
Amendatory Endorsement for Domestic Partners	S30612DBG-CA
Civil Unions/ State Registered Domestic Partnership Endorsement	U40016
Economic Sanctions Endorsement	89644 6-13

Amended Policy Exclusions:

- 1) suicide or any attempt at suicide or intentionally self-inflicted Injury or any attempt at intentionally self-inflicted Injury or autoeroticism.
- 1) sickness, or disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from any of these.
- 2) the Insured's commission of or attempt to commit a felony.
- 3) infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes.
- 4) declared or undeclared war, or any act of declared or undeclared war, except if specifically provided by this Policy.
- 5) Participation in any team sport or any other athletic activity, except participation in a Covered Activity.
- 6) full-time active duty in the armed forces, National Guard or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured is not covered due to his or her active duty status will be refunded) (Loss caused while on short-term National Guard or reserve duty for regularly scheduled training purposes is not excluded).
- 7) travel or flight in or on (including getting in or out of, or on or off of) any vehicle used for aerial navigation, if the Insured is:
 - a) riding as a passenger in any aircraft not intended or licensed for the transportation of passengers; or
 - b) performing, learning to perform or instructing others to perform as a pilot or crew member of any aircraft; or
 - c) riding as a passenger in an aircraft owned, leased or operated by the Policyholder or the Insured's employer.
- 8) the Insured being under the influence of intoxicants.

- 9) the Insured being under the influence of any narcotics unless administered on the advice of and as specified by a Physician.
- 10) the medical or surgical treatment of sickness, disease, mental incapacity or bodily infirmity whether the loss results directly or indirectly from the treatment.
- 11) stroke or cerebrovascular accident or event; cardiovascular accident or event; myocardial infarction or heart attack; coronary thrombosis; aneurysm.
- 12) any condition for which the Insured is entitled to benefits under any Workers' compensation Act or similar law.
- 13) the Insured riding in or driving any type of motor vehicle as part of a speed contest or scheduled race, including testing such vehicle on a track, speedway or proving ground.
- 14) any loss incurred while outside the United States, its Territories or Canada.

Accident Medical Expense Benefit Exclusions:

- 1) repair or replacement of existing artificial limbs, artificial eyes or other prosthetic appliances or rental of existing Durable Medical Equipment unless for the purpose of modifying the item because Injury has caused further impairment in the underlying bodily condition;
- 2) new, or repair or replacement of, dentures, bridges, dental implants, dental bands or braces or other dental appliances, crowns, caps, inlays or onlays, fillings or any other treatment of the teeth or gums, except for repair or replacement or loss as a result of Injury up to the Dental Maximum shown in the Benefit Schedule;
- 3) new eye glasses or contact lenses or eye examinations related to the correction of vision or related to the fitting of glasses or contact lenses, unless Injury has caused impairment of sight or repair or replacement of existing eyeglasses or contact lenses unless for the purpose of modifying the item because Injury has caused further impairment of sight;
- 4) new hearing aids or hearing examinations unless Injury has caused impairment of hearing; or repair or replacement of existing hearing aids unless for the purpose of modifying the item because Injury has caused further impairment of hearing
- 5) rental of Durable Medical Equipment where the total rental expense exceeds the usual purchase expense for similar equipment in the locality where the expense is incurred (but if, in the Company's sole judgment, Accident Medical Expense benefits for rental of Durable Medical Equipment are expected to exceed the usual purchase expense for similar equipment in the locality where the expense is incurred, the Company may, but is not required to, choose to consider such purchase expense as a Usual and Customary Covered Accident Medical Expense in lieu of such rental expense);
- 6) any charge for medical care for which the Insured is not legally obligated to pay;
- 7) care, treatment or services provided by an Insured or by an Immediate Family Member;
- 8) routine physical exam and related medical services;
- 9) personal comfort or convenience items, such as but not limited to, Hospital telephone charges, television rental, or guest meals while confined in a Hospital or for items taken away or home from the Hospital, except Durable Medical Equipment.
- 10) elective treatment or surgery;
- 11) Experimental or Investigative treatment or procedures;
- 12) treatment for temporomandibular dysfunction;
- 13) care, treatment or services provided by persons retained or employed by the Policyholder; or for supplies, prescriptions or medicines paid for or reimbursable by the Policyholder, or for which a charge is not made;
- 14) Mental Illness, psychological or psychiatric counseling of any kind, mental and nervous disease or disorders and rest cures;
- 15) educational or vocational testing or training;
- 16) treatment of Osgood-Schlatter's disease;
- 17) detached retina unless due to an Injury;
- 18) plastic or cosmetic surgery, except for reconstructive surgery on an injured part of the body;
- 19) charges that are payable under motor vehicle medical benefits;
- 20) hernia;
- 21) any condition for which the Insured is entitled to benefits under any Workers' Compensation Act or similar law.