

RELEASE

I have agreed to provide certain services for the benefit of Engineering World Heath, a non-profit corporation ("**EWH**") and the performance of these services will include travel outside the United States.

I hereby freely and voluntarily, without duress, execute this Release under the following terms:

Insurance. While I am performing services for EWH outside the United States, EWH will maintain insurance coverage for me with Gallagher Charitable International Insurance Services having those features as described by Gallagher outlined in Exhibit A ("**Gallagher Insurance**").

General Waiver and Release. I release and forever discharge and hold harmless EWH from any and all liability, claims, and demands of whatever kind or nature, either in law or in equity, which arise or may hereafter arise from my providing services to EWH and related activities whether such liability, claims, or demands results from travel, from disease, consumption of food, or from civil unrest or otherwise.

I understand and acknowledge that this Release discharges EWH from any liability or claim against it with respect to any bodily injury, personal injury, illness, death, monetary loss or property damage that may result from my providing services to EWH. I understand that EWH's sole obligation to me is to maintain the Insurance, and EWH assumes no responsibility for or obligation to provide financial assistance or other assistance, including but not limited to medical, health, or disability insurance, in the event of injury, illness, death, accident, monetary loss or property damage.

I hereby release and forever discharge EWH from any claim whatsoever which arises or may hereafter arise on account of any first-aid treatment or other medical services rendered to me or to my dependents/companions in connection with an emergency or health problem.

I understand that my performance of services for EWH may include activities and circumstances that may be hazardous to me, including, but not limited to, international travel, local transportation in the country of my travels, poor health conditions, inadequate medical treatment facilities and other inherent dangers. I recognize that I may be traveling to and from locations that pose risks from terrorism, war, insurrection, or criminal activities. I understand that I assume the risk of being taken hostage and held for payment of ransom.

I hereby expressly and specifically assume the risk of injury or harm in these circumstances and release EWH from all liability for injury, illness, death, monetary loss or property damage resulting from such circumstances during my participation with EWH, whether suffered by me personally or by any of my accompanying dependents or companions.

This Release and discharge is for myself, my administrators, executors, heirs and assigns, and is for the benefit of EWH and its directors, officers, employees, and agents and their successors and assigns.

I expressly agree that this Release is intended to be as broad and inclusive as is permitted by the laws of the State of North Carolina, and that if any portion of it is held invalid, the balance shall, notwithstanding, continue in full legal force and effect.

Name: _____

Date: _____

Volunteer Missionary Travel Insurance[®]

<u>Benefit</u>	<u>Limit</u>	<u>Comments</u>
Accidental Death & Dismemberment	\$100,000	Reduced to \$10,000 for those under age 12 or age 70 and over
Medical Expenses \$100 deductible	\$10,000	Primary coverage; \$2,500 of this limit is available to pay US or Canadian providers; no pre-existing condition exclusion
Disability Income Benefit (no benefit if under age 12 or 70 and over)	\$1,000 / mo \$ 500 / mo \$ 250 / mo	First 100 Months – Accident Months 101-200 – Accident 50 Months – Sickness (after 3 month waiting period)
Assistance Service	Included	Available 24/7/365 for assistance with worldwide medical emergencies; provided by Specialty Assist™
Emergency Medical Evacuation	\$100,000	Coordinated by Specialty Assist™; will bring insured back to USA; no pre-existing condition exclusions
Crisis Management Service	Included	Available 24/7/365 for assistance with worldwide non-medical emergencies; provided by red24
Security Evacuation *	\$100,000	Coordinated by red24; for evacuation due to natural disasters, civil unrest, crime, kidnap/hostage situations
Family Coordination & Repatriation of Mortal Remains	\$25,000	Combined limit for both benefits and includes a sublimit of \$2,500 for extra expenses incurred during an approved evacuation
Personal Property \$100 deductible	\$2,500	"Door to door", replacement cost coverage; includes checked baggage; higher limits available upon request
General Liability	\$1,000,000	Worldwide jurisdiction; includes coverage for injury to a volunteer; covers volunteer and sending organization

Rate **\$3.30 per person per day**

* The cost of a security evacuation is only insured up to \$1,000 in countries and regions deemed Extreme Risk by red24, unless the volunteer is already in the country and insured by this plan when the country or region is elevated to Extreme Risk status. If you are traveling to an area that may be subject to this limitation, please contact us.

This brief summary is not an insurance policy; rather, it outlines some of the features of this coverage. For specific details, please contact our office or consult the Master Policy. This is not a major medical policy. Major Medical Coverage is available for individuals and groups on Short-Term and Long-Term international assignments. An Aggregate Limit of \$20,000,000 applies to the above benefits. This limit provides the full \$100,000 AD&D benefit for up to 200 persons in a common accident.

To secure coverage, complete the enrollment form and return this along with your check for the participation fee made payable to: Gallagher Charitable International Insurance Services. In computing the number of days, count the departure day as well as the day of return. If the entire group is not traveling on the same dates, please attach a separate sheet grouping the volunteers by their travel dates.

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