

# Medical Professional Liability Coverage

## SHORT-TERM MEDICAL PROFESSIONAL VOLUNTEER COVERAGE – INDIVIDUAL AND GROUP



*Although Arthur J. Gallagher & Co. is willing to assist you in understanding this program, we are not soliciting your participation in the International Helpers Trust. This Trust is located in Guernsey. It is not authorized to solicit business in the United States and is not subject to regulation within the United States. The coverage provided by the Trust is only applicable while you are outside the territorial boundaries of the United States. To participate in this Trust, it is necessary for you to contact the Trust.*

Gallagher Charitable can help you arrange Medical Professional Liability coverage via the International Helpers (Guernsey) Trust. The Trust provides for coverage while traveling outside of the USA for both short-term and career medical missionaries and related medical personnel.

**Coverage:** Limited to \$500,000 per occurrence with \$5,000 retention per claim, per practitioner. Coverage applies to occurrences outside of home country and the U.S. with worldwide jurisdiction.

This is not a temporary policy that is issued directly to an individual; it is a master policy issued to the International Helpers (Guernsey) Trust. Applicants who pay the participation fee are considered **Trust participants** and are covered for incidents occurring during their declared dates of participation. The policy is still effective after they return from their trip as the policy does not expire. The master **policy** is renewed annually and therefore protects participating practitioners from trailing claims.

**Cost:** From \$4.70 to \$11.65 per day dependent on level of licensure and the participant option selected. Applicants are required to participate at highest level of licensure, regardless of the actual procedures that will be performed while abroad.

**How to Enroll:** Applicants may enroll via the Trust's website [www.internationalhelpers.co.gg](http://www.internationalhelpers.co.gg). Click on the "Participate" button, click on the "Enroll" button, enter **medmissions** as the user name and **mpl** as the password, and click "Next."

Payment may be made via a check or credit card. Enrollees receive an automatic email confirmation at the completion of the enrollment. For check payments, please include a copy of the confirmation with the payment.

Checks should be made payable to **Gallagher Charitable** and mailed to:

### **Gallagher Charitable**

ATTN: Medical Professional Liability  
P.O. Box 5845  
Columbia, SC 29250

Claims: In the event of a claim, please contact Gallagher Charitable International Insurance Services staff:

P: 800.922.8438 | F: 803.252.1988 | [gcclaims@ajg.com](mailto:gcclaims@ajg.com)

[www.TravelwithGallagher.com](http://www.TravelwithGallagher.com)

Gallagher Charitable

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### SHORT-TERM VOLUNTEER GROUPS & INDIVIDUALS

If eligible for participation in the Trust, coverage will be provided during **short-term projects outside the United States**. Individual physicians, surgeons, nurses and various medical technicians or groups of these persons affiliated with nonprofit and charitable organizations may participate.

Daily Participation Fee Per Practitioner Without Organization Coverage	
<b>Classification 1</b>	\$4.70
<b>Classification 2</b>	\$7.05
<b>Classification 3</b>	\$9.50

Daily Participation Fee Per Practitioner Includes Organization Coverage	
<b>Classification 1</b>	\$5.70
<b>Classification 2</b>	\$8.60
<b>Classification 3</b>	\$11.65

### Practitioner

**Without Organization Coverage:** Choosing this option provides liability protection for you as a practitioner but no coverage will extend to your sponsoring organization.

**Includes Organization Coverage:** Choosing this option will not only provide liability protection for you as a practitioner, but also for your sponsoring organization as a result of your actions. Please note that the \$500,000 policy limit is shared among all claimants for a single occurrence pertaining to an enrollee. This option does not provide an additional \$500,000 limit to your sponsoring organization.

### Classifications

- 1) **Physician – No Surgery:** Chiropractor, Dentist, Registered Nurse, Nurse Practitioner, Pharmacist, Physician Assistant, physical therapy, Various Medical technicians – X-ray, CT, surgical, etc.
- 2) **Physician – Minor Surgery:** Podiatry, Emergency Medicine, Oral Surgeon, Nurse Anesthetist, Radiation Therapist.
- 3) **Specialists Providing Surgical Procedures, Highly Skilled Search and Rescue, Physician – Major Surgery:** Ophthalmology, Urology, Cardiac Surgery, Otolaryngology, General Surgery, Anesthesiology, Obstetrics-Gynecology, Plastic Surgery, Thoracic Surgery, Vascular Surgery, Orthopedic Surgery, Neurosurgery, and all others.

ALTHOUGH GALLAGHER CHARITABLE IS WILLING TO ASSIST YOU IN UNDERSTANDING THIS PROGRAM, WE ARE NOT SOLICITING YOUR PARTICIPATION IN THE INTERNATIONAL HELPERS TRUST. THIS TRUST IS LOCATED IN GUERNSEY. IT IS NOT AUTHORIZED TO SOLICIT BUSINESS IN THE UNITED STATES AND IS NOT SUBJECT TO REGULATION WITHIN THE UNITED STATES. THE COVERAGE PROVIDED BY THE TRUST IS ONLY APPLICABLE WHILE YOU ARE OUTSIDE THE TERRITORIAL BOUNDARIES OF THE UNITED STATES. TO PARTICIPATE IN THIS TRUST, IT IS NECESSARY FOR YOU TO CONTACT THE TRUST.