

May 27, 2011



Africa Christian Training Institute

POLICY RENEWAL NOTICE

Name of Policyholder: **Africa Christian Training Institute**
 Security: **Lloyds of London.**
 Certificate Number: **LON09-090703-01TM**
 Period of Coverage: **Initial Policy Effective Date: July 3, 2006**
Policy Expiration Date: July 2, 2012
 Renewal Period: **July 3, 2011 to July 2, 2012**

Medical Maximum \$25,000	
\$100 Deductible	\$1.14 / day
\$250 Deductible	\$1.05 / day
\$500 Deductible	\$1.00 / day

Medical Maximum \$50,000	
\$100 Deductible	\$1.29 / day
\$250 Deductible	\$1.17 / day
\$500 Deductible	\$1.06 / day

Medical Maximum \$100,000	
\$100 Deductible	\$1.54 / day
\$250 Deductible	\$1.41 / day
\$500 Deductible	\$1.27 / day

All coverages and plan costs listed are in U.S. Dollar amounts	
Medical Maximums	\$25,000; \$50,000; \$100,000 (Age 80 \$15,000 maximum)
Deductible	\$100; \$250; \$500
Coinsurance	Class 1 US/Canadians traveling outside the United States After Deductible, plan pays 100% to selected Medical Max Class 2: Non-US citizens traveling to the US. After Deductible, plan pays 80% of the next \$5,000 of eligible expenses, then 100% to the selected Maximum Class 3 Non US citizens traveling outside their Home Country with no travel inside of the US After Deductible, plan pays 100% of selected Medical Max
Hospital Indemnity**	Classes 1 & 3: \$150 per night, up to a maximum of 30 days
Dental (Accidents)	To a maximum of \$500
Dental (Relief of Pain)**	Classes 1 & 3: To a maximum of \$100
Emergency Medical Evacuation/Repatriation	\$300,000 (in addition to the Medical Maximum)
Return of Mortal Remains	\$50,000
Return of Minor Child(ren)	\$50,000
Emergency Reunion	\$50,000
Local Ambulance Benefit	\$5,000
Accidental Death & Dismemberment (AD&D)	\$25,000 principal sum for Insured or Insured Spouse, \$5,000 principal sum for Dependent Child, total limit per family \$250,000
Loss of Baggage	\$250
Interruption of Trip	\$5,000
Home Country Coverage	Incidental Trips to The Home Country Up to \$50,000 Extension of Benefits: Up to \$5,000
Hospital Room & Board	Usual, reasonable and customary to the selected Medical Max
Intensive Care	Usual, reasonable and customary to the selected Medical Max
Outpatient Medical costs	Usual, reasonable and customary to the selected Medical Max
Unexpected Recurrence of Pre-existing Condition**	Class 1: Up to \$15,000 (Age 65+, up to \$2,500)
Benefit Period	180 days

** These benefits are only available for Class 1 and/or Class 3, as specified
 This document is summary, complete details at www.ugandamission.net/act1/insur/7details.pdf