



ACCIDENT INSURANCE JUST FOR CHURCHES



If an accident occurs as part of ministry activities, this excess **Accident Insurance** plan provides coverage to your ministry's people for medical expenses associated with accidental injuries, with no deductible.

CUSTOMIZE WHO'S INCLUDED

- Participants and ministry volunteers of:
 - **Special events** such as fairs, festivals, auctions, concerts, fundraisers, service projects, and other outreach activities hosted by the ministry
 - **Conferences and retreats**, including camps, day trips, and sporting events (e.g., ski trips)
- Children in your ministry's care, and volunteers of **child care operations**, including nursery programs, preschool, kindergarten, and before- and after-school programs
- Program participants of **sports activities**, such as ministry-sponsored basketball programs and youth baseball leagues

WHAT'S COVERED

- Hospital bills, including room and board
- Emergency room and outpatient treatment; ambulance expenses
- Medical or surgical treatment by a licensed doctor
- Prescription drugs and medicines
- Care for dental injuries

Coverage applies on an excess basis, after all other applicable health care plans are exhausted. If no other health care plan or policy exists, coverage will be payable as primary coverage. This policy also includes *Accidental Death*, *Dismemberment*, and *Paralysis* benefits.

For full coverage description, please visit
www.brotherhoodmutual.com/insurance/accident-insurance

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