



2023 Hope Channel Study Tour: In the Footsteps of Jesus

Tour Information & Conditions

HEALTH & SAFETY NOTICE

Hope Channel cares about your health and safety and is closely monitoring recommendations given by the CDC and international local authorities related to COVID-19. Please be aware that protocols may include mandatory face masks, proof of a negative test or vaccination, and certain social distancing. Continued monitoring of official guidelines will inform tour protocols. Individuals with higher risk factors may want to consider attending a future tour when conditions may have improved.

TOUR INFORMATION

Accommodations: Five-star hotels have been selected for this tour. Pricing is per person and based on double occupancy. For single occupancy private rooms, a surcharge has been added.

Audio Receivers: Audio receivers and earbuds will be provided by the guide for each participant. Participants should take responsibility for returning the audio receivers in good condition.

Coach Transportation: All tour ground transportation will be via air-conditioned deluxe motor coach with space for 49 individuals.

Insurance: Short-term travel insurance from Adventist Risk Management is included in the tour cost to mitigate injury or trip interruption during the tour. Please review the details of the Adventist Risk Management coverage at the end of this document. Note that coverage is not available for those over 85 years of age.

Participants are responsible for purchasing any additional health or travel insurance that they desire. Airline ticket insurance for ticket cancellations under approved circumstances is recommended. Please contact your travel agent or credit card company for information or purchase the additional protection when purchasing your airline tickets.

NOTE: Hope Channel International cannot be held responsible for personal injury, loss or theft of passenger's baggage, for any disruption or cancellation of advertised schedules, for corporate travel restrictions, for acts of God, disease, pandemics, war, threats or acts of terrorism or similar acts, disasters of any kind, strikes or the imminent threat thereof, financial collapse, government regulation, State Department or other governmental or international agency travel advisory, civil disorder or disturbance, curtailment or interruption of transportation facilities, or any other emergency beyond their control.

Itinerary Changes: The daily itinerary may be adapted due to unknown closures, or unforeseen circumstances. Hope Channel International reserves the right to make any itinerary adjustments necessary for any reason.

Luggage: The coach has limited storage; each person is allowed a maximum of **one** suitcase not to exceed what the airlines allow in size or weight. A handbag and small camera case are also allowed on the coach. Participants should be prepared to carry their own luggage; baggage handling is limited in some locations.

Meals: Vegetarian meals will be provided. Please indicate specific dietary preferences during registration.

No Smoking/Drugs/Alcohol Policy: No smoking, drugs, or use of alcoholic beverages is permitted.

NOT Included: International airfare, ticket insurance, passports, visas, and laundry are not included. Drinks ordered at mealtimes are also not included. Each person must pay for their beverages.

Passports and Visas: Participants are responsible for securing their own passports and visas for international travel. Participants must have current passports valid for at least six months beyond the end of the tour with multiple blank pages available. Persons with US passports do not need a special visa before entering Israel, however, it is advised that you request

an entry stamp on a separate paper kept in your passport, rather than have them stamp your passport. This will facilitate future travel to other Middle Eastern countries.

Persons of non-US nationalities may contact the General Conference Visa Office for advice and assistance. If visa applications are necessary, an \$85 service fee will be added to the application costs and will be payable directly to the [General Conference Visa Office](#). Please visit their website for more information.

NOTE: Hope Channel International cannot be held responsible for those who fail to obtain proper travel documents in a timely manner. Hope Channel International cannot refund persons whose visas do not arrive on time.

Payment & Cancellations Schedule: The payment schedule is as follows:

- A deposit of \$200 per person is due upon registration
- Interim payments are permitted at your convenience
- The balance of the full payment is due by January 26, 2023. Credit card payments will be processed automatically on that date.

Cancellation notices must be submitted in writing to: events@hopetv.org. It is strongly recommended that participants purchase their own ticket insurance when purchasing airline tickets to protect in case of emergencies or valid cancellations. Tour cancellation terms are as follows:

- Cancellations by December 26, 2022, will receive a refund, less a \$20 administrative fee.
- Cancellations after December 26, 2022, will receive a refund, less paid deposit.
- Cancellations after January 26, 2023, will receive a refund, less 25% of the cost of the tour.
- Cancellations after February 26, 2023, will receive a refund, less 50% of the cost of the tour.
- Cancellations after March 26, 2023, will not receive a refund.

Refunds will be made available if Hope Channel must cancel the tour due to unexpected situations, such as security or health concerns, etc.

TOUR CONDITIONS

Consent for Contact: Hope Channel International values your privacy. Your personal travel documents and contact information are required in order to make tour arrangements on your behalf and to provide tour updates and facilitate tour management. Personal travel document information will only be shared with hotels and/or tour operators as needed and will be destroyed upon completion of the tour. By registering for this tour, you consent to the use of your personal travel documents and contact information in accordance with the [Privacy Statement](#) of the Hope Channel. You may later withdraw consent through this event's Registrant Account Center by selecting the "Forget me" button. Please note that withdrawing consent will affect your ability to receive tour reservations and tour updates.

Hope Channel also looks forward to sharing inspirational news updates and changed-life stories with you in an on-going basis! Your consent is needed so that these communications are not interrupted.

Photo/Video/Audio Recording: Hope Channel International will be recording photos, videos, and/or audio during this tour. By registering for this tour, you acknowledge your consent to the photographing and voice recording of yourself, and any family members accompanying you, and to the use of these photographs and/or recordings singularly or in conjunction with other photographs and/or recordings in Hope Channel's future worldwide television programming, event promotion, and marketing. The term "photograph" as used herein encompasses both still photographs and motion picture footage and such photographs and recordings may be edited as Hope Channel deems appropriate.

Finally, you are requested to release Hope Channel, and any of its network entities, their directors, officers, agents, and employees from all claims of every kind on account of such use.

A parent or legal guardian must indicate the image release consent for minors accompanying them.



SHORT TERM TRAVEL

Summary

UNDERWRITTEN BY:
Chubb Insurance Company

v. 2022-01-01



Adventist Risk Management, Inc.



This Description of Coverage is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued to the Policyholder. The Policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or countries and/or certain terms or conditions may be different if required by law. Please keep this information as a reference. All claims will be adjusted by the carrier based on the policy language.

The mission of the Seventh-day Adventist Church is to go into the world and preach the gospel. Each year thousands of volunteers and employees travel from their home country to forward the mission of the church. Should these volunteers and employees encounter a medical emergency, loss of personal property, security threat or loss of life, this policy is available to minimize the exposure to physical and financial loss.

- Accidental Death & Dismemberment
- Medical Expense Benefits
- Personal Effects/Baggage
- Emergency Medical Evacuation and Repatriation Benefit
- Emergency Reunion Benefit
- Chaperon Country Emergency Benefit
- Home Country Extensions Benefit
- Home Country Emergency benefit
- Trip Cancellation and Interruption benefit

TO PURCHASE

Short Term Travel insurance can be purchased at any time through our website at adventistrisk.org. The pricing is based on the level of coverage required and number of days requested at very low rates. You can purchase coverage for yourself, your family, or a whole group depending on your need.

CLASSES OF ELIGIBLE PERSONS:

A person may be insured only under one Class of Eligible Persons even though he or she may be eligible under more than one class. Also, a person may not be insured as a Dependent and an Insured at the same time.

CLASS 1

All approved volunteers, employees and retirees whose names are on file with the Participating Organization while traveling worldwide except to destinations in the Continental United States and Canada.

CLASS 2

All approved volunteers, employees and retirees (not Class 1) whose names are on file with the Participating Organization while traveling worldwide.

*Dependents of Class(es) 1, 2 Insureds are eligible to purchase Coverage under this Policy.

BENEFITS:

- Medical Expense Benefits
- Emergency Medical Benefits
- Emergency Medical Evacuation Benefit
- Repatriation of Remains Benefit



ADDITIONAL BENEFITS

- Chaperone Replacement Benefit
- Emergency Reunion Benefit
- Home Country Emergency Benefit
- Home Country Extension Benefit
- Hospital Confinement Benefit
- Personal Property Benefit
- Security Evacuation Expense Benefit
- Trip Cancellation and Interruption Benefit
- Accidental Death & Dismemberment Benefits
- Coma Benefit

MEDICAL EXPENSE BENEFITS

TOTAL MAXIMUM FOR ALL ACCIDENT OR SICKNESS EXPENSE BENEFITS:

CLASS 1	\$140,000 or \$500,000 for enhanced plan election
CLASS 2	\$280,000 or \$500,000 for enhanced plan election

*Dependents of Class(es) 1, 2, can purchase policies at the same limits.

SCHEDULE OF BENEFITS

LIMITATIONS AND EXCLUSIONS MAY APPLY

Maximum for Dental Treatment (Alleviation of Pain)	\$500
Emergency Medical	up to \$10,000
Maximum for Room & Board Charges	Average Semi Private Room Rate
Maximum for ICU Room & Board Charges	Two (2) Times Average Semi Private Room Rate
Pre-existing limitation	6 months
Maximum for Prescription Drugs	
Inpatient Co-insurance	100% of the Usual and Customary
Outpatient Co-insurance	100% of the Usual and Customary
Deductible	\$0 per Covered Accident or Sickness
Co-insurance Rate	100% of the Usual and Customary Charges
Incurral Period	30 days after the date of Covered Accident or Sickness
<i>(the Incurral Period is the time after the loss within which the insured must seek treatment)</i>	
Maximum Benefit Period	The earlier of the date the Covered Person's Trip ends, or 365 days from the date of a Covered Accident or Sickness
Maximum Period of Coverage:	364 days



CHAPERONE REPLACEMENT BENEFIT

Benefit Maximum: \$5,000

EMERGENCY MEDICAL BENEFITS

Benefit Maximum: up to \$10,000

EMERGENCY MEDICAL EVACUATION BENEFIT

Benefit Maximum: 100% of the Covered Expenses

REPATRIATION OF REMAINS BENEFIT

Benefit Maximum: 100% of the Covered Expenses

EMERGENCY REUNION BENEFIT

Benefit Maximum: \$5,000
Airline Ticket Maximum: \$2,000
Daily Benefit Maximum: \$500
Maximum Number of Days: 10

HOME COUNTRY EMERGENCY BENEFIT

Benefit Maximum: Up to the Medical Expense Benefit Maximum
Deductible: \$0 per Covered Accident or Sickness
Maximum Benefit Period: 52 weeks

HOSPITAL CONFINEMENT BENEFIT

Daily Benefit: \$200
Time Period for Confinement: 25 days
Benefit Waiting Period: 5 days
Maximum Benefit Period: 90 days from the date of the Covered Accident or Sickness

PERSONAL PROPERTY BENEFIT

Deductible per Trip: \$25
Benefit Maximum per Trip:
Class 1 and Dependents of Class 1: \$1,500
Class 2 and Dependents of Class 2: \$3,000
Benefit Maximum per Item or Set of Items:
Class 1 and Dependents of Class 1: \$1,500
Class 2 and Dependents of Class 2: \$3,000

*Paid based on depreciation standard

SECURITY EVACUATION EXPENSE BENEFIT

Benefit Maximum: \$5,000



TRIP CANCELLATION AND INTERRUPTION BENEFIT

Benefit Maximum: \$1,000 per Policy Term

Causes include (refer to the policy for details):

- Sickness, injury, or death of insured (or immediate family member) within 30 days of travel dates
- Weather or natural disasters
- Problems at your primary residence such as flooding, damage, etc.

ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS

Principal Sum:

Class 1	\$10,000 or \$100,000 for enhanced plan election
Class 2	\$25,000 or \$100,000 for enhanced plan election

*Dependents of Class(es) 1, 2, can purchase policies at the same limits.

Time Period for Loss: 365 from the date of a Covered Accident

This Description of Coverage is a brief description of the important features of the insurance plan. Other benefits may apply.

WAR RISK

War risk coverage is not available in the United States, the Covered Person's Home Country, the Covered Person's Country of Permanent Assignment, Specific Countries to include Afghanistan, Iran, Iraq, Israel (West bank and Gaza), Pakistan, Democratic Republic of Congo, Libya, Nigeria, Somalia, Sudan, Syria, Yemen. To request War Risk coverage while traveling to the Specific Countries, please contact Adventist Risk Management's at least two weeks prior to the trip date.

OFAC

Any payments under the policy will only be made in full compliance with all United States of America economic or trade sanction laws or regulations, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC"). Therefore, any expenses incurred or claims made involving travel that is in violation of such sanctions, laws and regulations will not be covered under the policy. For more information you may consult the OFAC internet website at <https://home.treasury.gov/policy-issues/office-of-foreign-assets-control-sanctions-programs-and-information>

This Description of Coverage is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the Policy issued to the Policyholder. The Policy is subject to the laws of the state in which it was issued. Coverage may not be available in all states or countries and/or certain terms or conditions may be different if required by law. Please keep this information as a reference. All claims will be adjusted by the carrier based on the policy language.

Underwritten by: CHUBB Insurance Company.
STT rates effective: 1/1/2021 to 12/31/2022