



GlobeAware
ADVENTURES IN SERVICE

Volunteer Handbook

*There comes a point in a person's life
when you start asking yourself,
"What difference am I making in this world?"*

—Gayle Harrod, Globe Aware volunteer

have fun. help people. ®



Volunteer Sara Polczynski in Thailand

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WELCOME ABOARD!

Whether you're volunteering with us in the high mountains of Peru or the steamy tropics of Southeast Asia, whether it's your first time or your fifth with us, you are about to embark on the trip of a lifetime!

This handbook provides information on what to expect, pack, and other details to prepare for your trip. (Also refer to your orientation packet and maybe a guidebook such as Lonely Planet for more on your destination.) About two weeks before departure, you'll receive meet-up specifics, brief bios of your fellow volunteers, emergency contact info to share with your family, and other urgent details.

We're especially excited to welcome you given the past several years. I vividly recall the summer of 2019. Little did we know it would be the last normal summer we'd have for almost three years. Globe Aware had just experienced our busiest year in our history, after decades and hundreds of programs. Then came COVID-19, shutting borders and cutting flights. Some of you traveled abroad with us on adventures in service, following COVID protocols: masking up, packing hand sanitizer, testing, filling out additional paperwork, uploading vaccine cards.

As much of the world returns to normal travel, we have a new appreciation of one of our most precious assets: time. After years of disruption to our programs, our goal is to be more intentional about investing in our relationships—with each other and with the world around us—and treasure the finite time we have.

So brush off those flight delays and bask in the glory of face-to-face experiences. Immerse yourself and, when you return, we'd love to hear about the significance of your experience abroad.

We are grateful you've decided to have fun and help people with us!



Kimberly Haley-Coleman
Executive Director, Globe Aware

GLOBE AWARE'S MISSION

Globe Aware's mission is to promote cultural awareness and sustainability. This means learning about and understanding the beauty and challenges of a culture without trying to change it. To us, promoting sustainability means working collaboratively with people and communities to help them prosper—without becoming dependent on outside aid. We seek projects and solutions that help people live happy, healthy, and independent lives. Our communities choose the projects they'd like us to help with and the solutions they implement. That's what makes our work effective.

Globe Aware's financial assistance—your program fee—directly benefits the community economically, but it is the involvement and collaboration between the volunteers and community that is the greatest mutual benefit. Community participation in volunteer work projects is an essential component of Globe Aware's philosophy.

Globe Aware welcomes all volunteers, and we do not require that you have any special skills or speak any foreign languages. At home in our day-to-day lives, most of us are so engrossed in our daily responsibilities that it is difficult to develop a real appreciation for cultures unlike our own. We believe that understanding other cultures helps everyone lead richer lives and create better-informed solutions.

PROJECTS AND EXPECTATIONS

Get ready to open your mind, relax, and prepare to experience an entirely different way of life! Your volunteer week will be vastly different from your life at home because you will be totally immersed in a different culture. This cultural immersion is one of the two key components—along with volunteer work—of Globe Aware's programs. To have the most enjoyable and meaningful trip possible, we ask that you carefully consider the following:

- **Don't expect to spend all day, every day, working on volunteer projects.** It is equally important to Globe Aware that you have ample time to experience the culture through planned activities and excursions as well as free time. We try to work for at least six hours on volunteer projects on

weekdays, and less on weekends. But keep in mind that our trips are about much more than work hours, and our volunteers should join our trips for an enriching experience.

- **If you plan to receive school-mandated community service hours and need a specific number of hours, please let us know in advance.** We will make every effort to accommodate you. Our office can provide a letter to your school or institution certifying the number of volunteer hours you worked during your trip. In general, we can certify up to 60 hours per week.
- **Scheduling, punctuality, and time are not universal concepts.** Don't be disappointed or frustrated if your volunteer week involves more waiting than you expected, or if schedules are adjusted throughout the day. You may want to take a break from your watch for the week!
- **Try to stay open-minded about work projects.** All projects are requested by the community and implemented in a manner it proposes (unless we're asked for our suggestions). The work is varied and can encompass a variety of activities throughout the week, from planting seeds and painting walls to teaching basic computer skills and providing opportunities to practice English to help people get better jobs. The local people we work with may approach a problem differently from what our volunteers would expect. At times, there may be a tendency to judge a culture negatively for not focusing on productivity. We ask our volunteers to keep in mind that our focus is two-fold: We are there to help, but we are also there to learn.
- **Understand why the projects you are working on are important.** If the significance of a project is not immediately clear, please feel free to ask your site coordinator for clarification.
- **Projects will change as the communities' needs change.** Itineraries are not set until about a week before your trip; even then it may be necessary to adjust schedules or projects. Factors affecting the week's plans include but are not limited to the weather, which projects were or were not completed by

the prior group, availability of supplies, the number and physical capacity of the volunteer group, and the changing priorities of the community.

- **If at any time you feel uncomfortable with or do not want to participate in a planned activity, talk to your site coordinator.** No activities are mandatory. You can always choose to not participate.
- **Consider how local people dress and live when you arrive at the program site.** It may be very hot or very cold, or wet and muddy. Your orientation packet will guide your packing, but don't not be preoccupied with items that you feel you are missing.
- **Be open to the other people in your group.** Groups may range in size from one to ten people. You may be alone, with your own group, or with people you've never met before.
- **Communicate freely with your site coordinator.** If there is anything that can be done to make your stay more enjoyable, please don't hesitate to discuss it with your site coordinator, whether you would like an additional pillow or want to visit a specific cultural site. Site coordinators will make every effort to accommodate your requests, though keep in mind that requests cannot always be accommodated due to limited resources.

CULTURAL AND LEISURE ACTIVITIES

You will have ample free time to participate in a variety of local cultural and leisure activities. All scheduled cultural and leisure activities are optional. Please keep in mind that all of Globe Aware's activities are designed to be flexible. Let your site coordinator know of any changes you would like to make to the planned itinerary. For your safety and security, let the site coordinator know if you won't be participating in an activity.

VISITORS

At times, volunteers may want friends and family from home or from the local community to visit. With the permission of the site coordinator, pre-arranged visits for lunch and dinner can be a nice way to welcome people, but note that it is entirely the decision of the coordinator, as the presence of non-participants can be disruptive to the work and flow of the program. For liability reasons, only registered Globe Aware volunteers can engage in program activities, be transported with the group, and stay overnight.

MEET-UP INFORMATION

You will receive detailed information in your program-specific orientation packet on when and where to meet your group and site coordinator on the first Saturday of your program. If you cannot meet at the scheduled time, please contact our office at least one week before the start of your program, and we will try to resolve any requests as best as we can. Because of certain limitations and the needs of other volunteers, we cannot guarantee that we can accommodate other arrangements.

In the event that your flight is delayed or changed on the day that you are traveling and you will be unable to meet at the designated time, please make every attempt to notify the on-site number provided in your orientation packet, the Globe Aware headquarters (214-824-4562), and the emergency contact you've provided Globe Aware. If we do not see you at the meet-up point and have not heard from you:

- We check with the airline to see if your flight was delayed. (This is why it is critical that you give your flight details to Globe Aware headquarters.)
- If your flight was not delayed, we phone your emergency contact.
- We try to contact you.
- After an hour, if we are unable to make contact to locate you, the group will proceed to the program site without you.
- If we fail to meet up with you at the meeting site, once you have made contact with our headquarters or your site

coordinator, we will try to work out arrangements to get you to your location. Transportation at that point may be at your expense, as our program sites are often far from the meeting point, off main travel routes, or not accessible by public transportation. For example, one of our Costa Rica programs sites is four hours from the meeting point and not accessible by public transportation—hence eight hours of labor and two tanks of gas would be required to transport one volunteer.

TRAVEL DOCUMENTS

Passports

A valid passport is necessary for all our destinations and can take over six weeks to obtain. Volunteers are responsible for ensuring they have a valid passport. Be aware that most countries require that passports be valid *six months from the date of entry* and have at least two contiguous blank pages.

For passport information, visit http://travel.state.gov/passport_services.html or call 877-4USA-PPT (1-877-487-2778), TDD/TTY: 1-888-874-7793.

Visas

Refer to your country-specific packet for visa information. Most programs do not require a visa but some do. Currently Brazil, China, Ghana, and Vietnam require a visa that must be obtained prior to departure. These can take a number of weeks to obtain. Other countries issue visas upon arrival for a fee.

Landing Cards

On your outgoing flight, you may be asked to fill out a landing card, either by hand or electronically. Be sure to check that you indicate you are a **TOURIST** or **VISITOR**. This lets authorities know you will not engage in an activity where they need to collect any taxes from you.

SAFETY AND SECURITY

Your safety and security are Globe Aware's top priority. We know that many participants and their families are especially concerned given that many of our programs take place in developing countries.

Travel to different countries means that conditions will vary—sometimes quite significantly—from those in your home country. New experiences are a primary reason that volunteers are drawn to Globe Aware adventures, but new experiences can bring considerable risks. Globe Aware cannot control many of these risks and cannot guarantee safety. While Globe Aware does all as we can to reduce any dangers, there is no way to eliminate all risk.

Globe Aware never sponsors trips to locations not deemed safe. We do not work in countries at war. We cannot, however, be held responsible for acts of nature, weather, and war, political stability, and the like.

We also avoid locations with significant risk for major illness outbreaks. While we do our best to provide medical service when needed, we cannot be responsible for the availability of medical treatment and medical personnel.

None of our projects require the use of high ladders or heavy-duty machinery or equipment. We cannot, however, guarantee the condition of roads, WiFi and telephone availability, and clean and hygienic conditions; these are likely to differ from, and often be considered inferior to, those found in your home country.

Trained site coordinators guide volunteers throughout the week and are excellent sources of information on safety and security guidelines at each individual program location.

You can do your part by paying attention. In many countries, motorists do not yield to pedestrians and vehicles move in unpredictable patterns. When walking, always watch for cars, motorcycles, buses, taxis, bicycles, and other vehicles. Be aware of uneven ground. Terrain may be muddy or slippery;

stairs and curbs may be uneven and unpredictable. Be particularly vigilant in crowded areas and large cities.

Theft and Scams

In many of our program locations, the local population is far less materially advantaged than our volunteers. Still, theft on our work sites or at our accommodations is rare. In the towns and villages, and even more so in larger cities, common sense is the most important tool for remaining safe and secure in a foreign country. Regardless of how you dress or act, you will always stand out as a foreigner. Unfortunately, this may make you more of a target for petty theft and scams.

Travel Warnings

In determining the severity of a crisis, Globe Aware relies on travel warnings from the U.S. Department of State and the British equivalent. Consular information sheets and travel warnings may be obtained from the U.S. Department of State at http://travel.state.gov/travel_warnings.html.

Globe Aware will cancel programs in countries where the U.S. Department of State issues a travel warning for the duration of the warning.

If a travel warning is issued while a Globe Aware program is in progress, and if the situation warrants the evacuation of volunteers, Globe Aware will work with the U.S. Embassy on how to proceed

Securing Money and Important Documents

Never carry your passport, credit or debit cards, or all your cash in your purse, backpack, pockets, or other luggage. We highly recommend using a document holder that goes under your clothes. Depending on your wardrobe, money belts that go around the waist or leg are the least conspicuous and most comfortable. Keep these on your person at all times, with your passport, credit and debit cards, and cash inside. Crowded areas are the most common places for petty theft to occur. Move backpacks to the front of your body. Never carry a wallet in your back pocket or a purse or bag over one shoulder. Instead, carry a small amount of money in your

front pockets or a purse with a strong strap that slings across your whole body. Our program locations are relatively safe from petty theft, but you should always be cautious, even more so when you are away from the group.

Passport Safety

For safekeeping, scan or take a photo of your passport and email it to yourself and someone you trust at home and to friends and family you are traveling with. In addition, photocopy your passport and carry the copy in a location other than where you keep your original. If you are traveling with friends or family, keep copies of each other's passports for safekeeping. This ensures that you have a copy readily available should your passport be lost or stolen.

MONEY AND CREDIT/DEBIT CARDS

We recommend that volunteers bring several sources of funds such as cash, an ATM card, and a credit card. Your program fee covers the majority of expenses during your week as a volunteer. We recommend bringing approximately US \$250 for additional expenses such as drinks, laundry, telephone calls, internet access (when available), and select activities. For example, special excursions to Cambodian temples and Machu Picchu in Peru are not included in the program fee. Check your program-specific orientation packet for details. In addition, volunteers needing medical care are responsible for payment of services rendered while in the country. (Note that with original receipts, 100 percent of your medical bills will be reimbursed by Globe Aware's insurance; see the section on insurance below.)

In some program locations, banks, ATMs, and moneychangers are easily accessible while in others, they are non-existent. (See your program-specific orientation packet for details.)

To ensure you have the money you need for your week plus enough for an emergency, we recommend withdrawing local currency from an ATM at the airport upon arrival **prior to the meet-up time**.

Notify your credit and debit card companies prior to departure of your destination. Otherwise, they may stop payment and put a hold on your account to prevent suspected fraud. You should also contact your bank to determine international ATM withdrawal fees.

Please note that many credit card companies assess a 3 percent foreign transaction fee on purchases made internationally. If you have multiple cards, check to see if any don't charge the fee.

The currency exchange rate in your destination country fluctuates on a daily basis. You can check the latest rate at www.xe.com.

LOCAL LAWS AND SUBSTANCE ABUSE

Globe Aware volunteers should obey local laws at all times. Avoid transacting business with those suspected of violating local laws. Doing so can be detrimental to the reputation and work of Globe Aware in the local area and increase risk for you and all Globe Aware volunteers.

The use, presence, sale, distribution, manufacture, or possession of illegal drugs or controlled substances while on Globe Aware program is prohibited. In many countries, the possession or use of illegal substances, even in minute amounts, can result in immediate incarceration. The judicial system in many countries does not give the accused the right to post bail or communicate with anyone, and pre-trial detention may last for months. Keep all pharmaceuticals in their original containers with the medication, dosage, and doctor's and patient's names clearly identified.

A volunteer found with illegal drugs will be immediately separated from the program and sent home at the volunteer's expense. If the volunteer refuses to cooperate, the site coordinator may call the police.

WEAPONS

Under no circumstances will Globe Aware staff or volunteers carry weapons or have weapons or ammunition while with Globe Aware. To do so would undermine Globe Aware's humanitarian philosophy and endanger the well-being of the volunteers.

HEALTH

Comprehensive medical insurance is provided for your protection. Please see the insurance specifications detailed at the end of this document for further information.

Globe Aware expects a minimum standard of personal care from each and every volunteer. All volunteers are responsible for being attentive to their own personal health and well-being, including managing pre-existing medical conditions; using prescription drugs in the manner intended; and following the U.S. Centers for Disease Control and Prevention's recommendations on vaccinations.

Volunteers should also be aware that environmental conditions might be challenging. For example, programs may be located at high altitudes or in very hot or humid or cold climates; you may have to walk a good deal during the day, and the terrain may be very steep or difficult in certain situations. Read the program description carefully. It is your responsibility to fully consider any physical or health limitations when you choose to participate in our programs. Globe Aware staff is happy to discuss any concerns you might have prior to your departure.

Some volunteers may choose to register for a program but be unable to participate in various activities due to physical limitations (a recent hip replacement may make a long hike difficult, for example.) In those cases, please let Globe Aware headquarters know in advance if you can, and talk with your site coordinator.

Illness and Injury

Our projects are chosen with a high degree of safety in mind. Still, anyone can twist an ankle, catch a cold, or get a stomach bug anywhere in the world. Globe Aware's program fee covers mandatory medical and evacuation insurance in the event of a serious illness or injury. This insurance requires NO medical deductible to be met. In the event of any illness or injury, the site coordinator accompanies the volunteer to the closest trusted medical facility and stays in communication with headquarters and the volunteer's emergency contact regarding the situation. Retain your receipt for medical services and transportation to and from the site to be reimbursed by medical insurance.

Immunizations

Information on vaccinations and other health precautions can be obtained from the U.S. Centers for Disease Control and Prevention's hotline for international travelers at 1-877-FYI-TRIP (877-394-8747); fax 888-CDC-FAXX (888-232-3299), or via the CDC website at www.cdc.gov.

The following immunizations are generally recommended for travelers going outside of the U.S. as a general precaution, but none are required except yellow fever for Ghana.

- **COVID-19** vaccines and boosters are highly recommended and may be required; guidance is constantly changing, so check the most recent recommendations and requirements.
- **Hepatitis A** vaccine is recommended but not required for all travelers over age two. It should be given at least two weeks (preferably four weeks or more) before departure. A booster should be given 6-12 months later to confer long-term immunity.
- **Hepatitis B** vaccine is recommended for travelers who will have intimate contact with local residents or potentially need blood transfusions or injections while abroad, especially if visiting for more than six months. It is also recommended for all health care personnel.
- **Typhoid** vaccine is highly recommended but not required for all travelers.

- **Yellow fever** only occurs in parts of South America and Africa and is at this time the vaccine is required by Ghana. For more information see <https://www.cdc.gov/yellowfever/>.

It is not a bad idea for all travelers outside of the United States to be up to date on routine immunizations, including these:

- **Measles** vaccine is recommended for any traveler born after 1956 who does not have either a history of two documented measles immunizations or a blood test showing immunity.
- **Tetanus-diphtheria** vaccine is recommended for all travelers who have not received a tetanus-diphtheria immunization within the last 10 years.
- **Varicella (chickenpox)** vaccine is recommended for any international traveler over one year of age who does not have either a history of documented chickenpox or a blood test showing immunity.

Mosquito-Borne Illnesses

Mosquito-borne illnesses are far more common in tropical, humid, or warm areas. While there is no or very limited risk of malaria in our current program locations, dengue fever has become increasingly prevalent throughout the world, and it is essential to protect yourself from mosquito bites.

- Pay special attention to mosquito protection between dusk and dawn.
- Use insect repellents that contain at least 20 percent DEET. Read and follow the directions and precautions on the product label.

High-Altitude Destinations

Some of our program destinations are at a relatively high altitude, but most of our volunteers have no major problems adjusting to the elevation. Our programs are designed to be relaxing for the first couple of days, before work projects begin, to acclimate. Staying hydrated and avoiding alcohol and heavy exertion generally minimize the effects. That said, for the first few days, some people may experience minor altitude-related symptoms such as headache,

stomachache, and shortness of breath. These symptoms are generally not a cause for concern. Local remedies such as coca tea (which will be provided) are generally effective against these symptoms.

If you have concerns about visiting a high-altitude destination, you may want to discuss the trip with your primary care physician beforehand, particularly if you have a medical condition that affects blood circulation or breathing. You may be prescribed medication such as Acetazolamide (Diamox) to reduce the symptoms of altitude sickness, though this drug carries significant side effects such as increased urinary volume, numbness, tingling, nausea, drowsiness, myopia, and temporary impotence. Pregnant women or those with allergies to sulfa drugs should not take this drug.

Toilets

Toilets may be a surprising experience in many countries! The majority of our programs have western-style flush toilets. Please remember:

- In many countries, you cannot flush toilet paper. Instead, dispose of it in the receptacle provided.
- Public restrooms often charge a small fee and provide no toilet paper.

Water

With some exceptions, the water at most of our program sites is NOT safe to drink. You will be provided bottled or boiled water at your program site and program meals. Please also be vigilant about ice, natural juices, and raw vegetables and fruits that you don't peel (such as bananas and oranges).

Travelers' Diarrhea

Travelers can minimize their risk of diarrhea (the most common health travel risk) by practicing effective preventive measures, avoiding:

- Foods or drinks purchased from street vendors or other establishments where unhygienic conditions are present
- Raw or undercooked meat and seafood

- Raw fruits and vegetables unless you peel them (such as oranges and bananas)
- Natural juices
- Tap water
- Ice
- Unpasteurized milk and dairy products

INSURANCE

Globe Aware's program fee covers mandatory emergency medical insurance, including evacuation insurance, through Core Travel. This insurance includes limited coverage for trip cancellation for medical reasons, which you can upgrade to cover the full cost of your trip. If you want more comprehensive trip cancellation insurance, you will need to purchase it separately; check online or with a travel agent.

This is a summary of the policy coverage. In the event of a claim, the full policy wording will apply. For a full description on these benefits, including policy limitations, waiting periods, and benefit requirements, please refer to the master policy available at Globe Aware.

Note: Globe Aware is not responsible for the terms and conditions of your travel arrangements. Therefore, Globe Aware cannot be held responsible if the airline cancels or makes any changes for any reason whatsoever, or if the airline imposes any related penalties, or the travel provider makes a mistake.

It's important to note that the insurance does contain exclusions. If one is found to apply to you after coverage has been provided, for example for a pre-existing condition, your insurance claim could be denied and you could be held financially responsible for the expense, as is the case with any travel medical insurance policy.

Core™ Travel Insurance Program for Globe Aware Frequently Asked Questions and Answers

Core™ Travel Administrator

For info re coverage and upgrades:

www.coreravelinsurance.com

administrator@coretravelinsurance.com

Medical Assistance Provider

For 24-hour emergency medical assistance:

Zurich Travel Assistance

800-263-0261 in the United States or Canada

416-977-0277 collect outside the United States

For questions about claims, see question #31.

1. What is the purpose and limitation of this document?

This document addresses frequently asked questions about the Globe Aware travel medical and evacuation insurance program in which Globe Aware participants are automatically enrolled. It allows you to quickly locate the information you need to know about the program and its benefits. Please note that this document addresses coverage issues in a broad way and does not contain all the policy details that govern the insurance. That information is available on request from administrator@coretravelinsurance.com. In the event of a coverage dispute or discrepancy, the wording of the policy on file will apply. These benefits are subject to change without notice.

2. Who is the insurance company and what is the policy number?

The insurance company is Zurich American Insurance Company. The policy number is [GPT 4851148](#).

You'll find an ID card customized for your Core™ Travel insurance coverage with Globe Aware at www.coretravelinsurance.com. Click on "Go to your Profile." There you will find a link that says "Print Insurance Card."

The front of the card lists your name, policy number, and organization (Globe Aware). The reverse shows contact information for emergency assistance and claims.

The emergency assistance provider can inform a medical facility about your coverage and limits. The card is wallet-sized so that you can carry it with you during your trip. Please print two copies of the card, keeping one copy in a safe place with your passport while you travel and the second copy at home with someone you trust. It's also a good idea to take a photo of both sides of the card and keep that in your smartphone.

3. *What benefits does this plan offer and what are its limits?*

“The Core™ Plan” is automatically provided to Globe Aware participants while they are on a Globe Aware program anywhere in the world outside of the United States. It covers your travel medical risks, including medical expenses and emergency medical evacuation, while you are traveling. You submit the claim to the insurance company with a request for reimbursement.

This travel medical insurance is not the same as the health insurance available to you at home in that it does not cover routine or wellness visits or other services that can safely wait until you get home. You may be responsible for expenses that arise from situations that are not clearly due to a covered travel medical risk.

This policy provides **no** kind of liability insurance. Baggage and personal property insurance is not included in the Core™ Plan but can be purchased as an upgrade (see question #25).

The benefits and limits of the Core™ Plan:

| | |
|---------------------------------------|---|
| Medical Expense | \$50,000 |
| Emergency Medical Evacuation | 100% of covered expenses |
| Continuation of Coverage Benefit | \$10,000 |
| Emergency Dental | \$1,000 for injury \$250 for alleviation of pain |
| Accidental Death Benefit | \$10,000 |
| Loss of Use from Accident up to | \$10,000 |
| Return of Mortal Remains | 100% of covered expenses |
| Trip Cancellation Benefit | \$1,000 |
| Emergency Reunion/ Travel Expenses | \$1,500 |
| Return Air Only Benefit | \$1,500 |

4. *How is COVID-19 covered under this insurance?*

COVID-19 is covered like any other illness for medical expenses, including doctor visits and hospitalizations, as well as for emergency medical evacuations and repatriations. Coverage for medical expenses is limited to the covered medical expenses incurred when an insured tests positive for the virus. Coverage for COVID-19 does not extend, however, to the other benefits listed above. This means that benefits such as Continuation of Coverage, Reunion Travel Expense, and Return Air Only do not respond to claims or losses caused by COVID-19. There is no COVID-19 coverage for the cancellation benefit, either for pre- or post-travel.

5. *Can I get higher limits of coverage during my Globe Aware program?*

Yes. To do so, you can choose to upgrade your limits of coverage from the Core™ Plan to the Silver Plan, Gold Plan, or Diamond Plan. These plans offer up to \$500,000 in medical expense as well as increased limits on other benefits.

You can upgrade by going to www.Coretravelinsurance.com and clicking on “Go to your Profile.” and then “Purchase Options.” Fill out the online application and pay for the additional benefits with a credit card before your Globe Aware program starts. You will receive a confirmation of your order by email. Once you have begun your Globe Aware program, your limits of insurance coverage cannot change. Premiums paid for upgrades are not refundable once you have left for the international journey. **If you do not wish to upgrade the coverage, you do not have to do anything. You will automatically receive coverage under the Core™ Plan.**

6. *When does the coverage begin and end?*

Under the Core™ Plan, you are automatically covered for the scheduled period of the Globe Aware program. Coverage begins on the day that your Globe Aware program is scheduled to start and stays in effect until the end of the day your program is scheduled to finish. The insurance does not cover international travel time to and from your home country, or the ordinary travel to and from airports or other points of disembarkation. However, if you return from your program by Emergency Medical Evacuation, coverage applies for

transportation directly to the designated medical facility or to your home.

For purposes of this policy, your *home country* is the country from which you hold a passport. If you hold a passport from more than one country, it's the country you used to enter the host country.

7. Is it possible to buy insurance that would cover me either before or after the Globe Aware program?

Yes, you can use the upgrade feature to buy travel insurance for periods of international travel before or after your Globe Aware program, or both.

Extension before. You can purchase coverage for the period before you arrive at the program site using the upgrade feature before your departure from your home country. If you choose to cover your trip from your home country, coverage begins at the airport or other international disembarkation site on the day you depart for your international journey.

Make sure to specify enough days to fully cover your transportation time, accounting for all stopovers and travel from the airport to the Globe Aware program site. For some Globe Aware programs, this may require two or more days.

You may also cover other days you are overseas before your Globe Aware program begins. You can choose to start your coverage at any time before your Globe Aware program begins, as long as you are not in your home country or in the United States during that time, and as long as your period of extension ends on the day your Globe Aware program begins.

Go to the application on the www.coretravelinsurance.com website and click on “Go to my Profile” and then on “Purchase Options.” You will find pricing and instructions for purchasing extension coverage for the specific dates you want.

Extension after. You can purchase coverage for the period after your Globe Aware program ends either before your departure from your home country or while you are still on the

Globe Aware program, as long as your period of group insurance with Globe Aware has not yet expired. Coverage for your trip back to your home country will end when you arrive at the airport or other international disembarkation site in your home country.

You can buy extension coverage for travel past your program dates at www.coretravelinsurance.com. Click on “Go to my Profile” and then “Purchase Options.” Extensions after must be purchased before the Globe Aware program ends. Note that once the date on which your program is scheduled to end has passed, you will no longer be able to buy the extension.

If you need to stay overseas past the program end date, make sure that your insurance is extended in time to keep your coverage going. If you are not able to arrange for the extension yourself, ask Globe Aware to assist you.

Coverage extension after the Globe Aware program has ended is the only benefit from Core™ Travel that can be purchased after your departure from your home country.

General information about extensions. Coverage limits for extension periods will be the same as the limits in effect during the Globe Aware program. For example, if you elect to upgrade to the Silver Plan coverage for your Globe Aware program, you will also need to buy any extension coverage under the Silver Plan, too. Coverage extension is available for up to a full year, including your time on the Globe Aware program. Coverage applies anywhere in the world except for travel in your home country or the United States.

Extension coverage is not provided until your purchase is approved and confirmed. Make sure your correct email address is on your profile so that you can receive immediate confirmation by email of your extension coverage purchase. If you are expecting but have not received the confirmation, check your spam or junk files. If it’s not there, email administrator@coretravelinsurance.com to request duplicate confirmation.

Keep this email confirmation of your extension with you while you travel outside the dates of the Globe Aware program.

Premiums paid for extended coverage are not refundable once you have left for the international journey.

8. *Where does the insurance cover me?*

Coverage is valid in the country of your Globe Aware program.

Overseas travel to and from the Globe Aware program site is not covered unless you purchase extension coverage for these periods at www.coretravelinsurance.com. Extension coverage applies anywhere in the world except for travel within the United States or within your country of residence. Extension coverage can begin at the airport or international disembarkation site for your international journey. Extension coverage ends once you have arrived at the airport or international disembarkation site in your country of residence.

9. *Does coverage continue if I remain out of my home country?*

Unless you purchase an extension, coverage ends when your Globe Aware program is over, even if you choose to remain overseas, stay at the program location, or don't return directly home; travel medical coverage is effective only for the official period of your Globe Aware trip.

If you plan to continue traveling or remain outside the United States or outside your home country after your Globe Aware program ends, you may want to extend coverage to remain protected. **You need to do that, however, before your group coverage ends.** It is not possible to purchase an extension of coverage once your Globe Aware program is over.

You can upgrade at www.coretravelinsurance.com by clicking on "Purchase Options," making your selection, paying by credit card, and receiving an email confirmation.

10. *Is there any deductible or co-payment?*

For the basic, Silver, Gold, or Diamond plans, there are no deductibles or copayments. For baggage and personal effects coverage, which is available as an upgrade, there is a deductible.

11. I think I'm already insured for my medical expenses while on the program. What happens then?

The Globe Aware insurance program is mandatory for all participants, regardless of existing coverage. Many domestic insurance policies don't cover expenses incurred outside your home country or even in different states or provinces in your home country. In particular, many don't cover emergency medical evacuation or assistance, especially from remote areas. Globe Aware has this policy to make sure that you don't encounter gaps in coverage that might impede your medical care while on the program and could result in costly medical expenses for you.

While this is primary coverage, if the Globe Aware insurance company pays benefits that are available to you under another health care plan, it may seek to recover those expenses.

There are also special travel risks that can occur on an international travel program that this policy is designed to address that other medical policies may not cover. In many cases, such as automobile accidents, the insurer is obliged to investigate coverage related to the vehicles involved. We will ask for your help in making such investigations, as they assist greatly in helping to keep Globe Aware insurance affordable.

12. What is covered under the Medical Expense benefit?

The medical expense limit of the Core™ Plan coverage is \$50,000. For purposes of this plan, "**medical expense**" means the cost of medical care received overseas. It applies to medical expenses that arise from a covered illness or injury. This policy is meant to cover expenses that can't wait until you return home and those that aren't covered under any other source of insurance. The first covered expenses must be incurred within 30 days from the date of the covered accident or illness.

The same medical expense benefits are covered on all the upgrade plans offered. The maximums covered are different from plan to plan.

If an injury or illness occurs during the period of coverage and you require medical or surgical treatment, this plan will pay no more than **Reasonable and Customary (R&C)** charges for

covered expenses, up to the policy maximum. **Reasonable and customary** represents the range of usual fees for comparable services charged by medical professionals in the geographic area where medical services are rendered, as determined by the insurance company.

Covered medical expenses include:

- **Hospital room and board**—including intensive care
- **Medical emergency care**—including emergency room
- **Hospital expenses**—including operating room, laboratory tests, anesthesia, and medicines
- **Outpatient surgical room**—including diagnostic X-rays, diagnostic imaging, laboratory procedures, and tests
- **Physician expenses including surgical expenses**—including services of assistant physicians, anesthesiologists, and registered nurses
- **Physiotherapy**—including rehabilitative devices and equipment prescribed by a physician
- **Emergency dental, if caused by an accident or for alleviation of pain**—for repair and replacement of sound, natural teeth damaged as a result of an accident or for the relief of pain are covered at \$100 per tooth up to the maximum. Routine dental examinations, routine x-rays, and other dental procedures that are not the result of an accident are not covered.
- **Mental health visits**— Charges for visits to a mental health professional, including costs for an interpreter if needed, up to a maximum of \$500. This maximum limit applies for the entire duration of the participant’s international journey, including any extensions taken.

Medical expenses not covered:

- **Pre-existing conditions**— which means that expenses arising from a sickness, disease, or other condition during the 30-day period immediately prior to the date the plan payment was received are not covered. This does not apply when the insured person is taking prescription medications for a condition which is and remains under control without any change in the required prescription for this time period. However, when it does apply, there is an emergency medical

benefit of up to \$2,500 for medical expenses arising from pre-existing conditions.

- **Routine physical examinations, vaccinations**—*Not covered*
- **Routine eye examinations, eyeglasses, and contact lenses**—*Not covered*
- **Preventive medical services and wellness benefits**—*Not covered*
- **Mental and nervous disorders**—*Not covered*
- **Maternity**—*Not covered*. There is an emergency medical services benefit of up to \$2,000 for medical expenses arising from treatment of complications of pregnancy, as well as a Newborn Nursery Care benefit of \$2,000

13. What kind of dental coverage is provided?

The plan provides coverage for expenses due to injury to sound, natural teeth or to relieve pain. It does not cover fillings or routine dental exams. There is no upgrade available for dental coverage.

14. What is the Continuation of Coverage benefit?

The Continuation of Coverage benefit keeps you covered in certain cases after your return to your home country. It covers medical expenses from a covered injury or illness that occurred and was diagnosed and treated while you were on a Globe Aware program. It's particularly useful should you be medically evacuated and face continuing medical bills from a covered injury or illness. This coverage does not apply to a new injury or illness you experience once you have returned to your home country.

The maximum is \$10,000, which you must use in the 45 days immediately following the date of your return to your home country. Coverage ends 45 days from the date you return to your home country even if the full limit has not been used up. Coverage includes physician visits, surgery, medicine, hospital stay, and ambulance, but not air evacuation that may be desired once you are back home. If you have other insurance, such as domestic medical insurance, available on your return, the Globe Aware benefit is secondary. This benefit is in excess of any other valid and collectible insurance. There is no upgrade available for the Continuation of Coverage benefit.

15. How much coverage is available for emergency medical evacuation and how does it work?

The policy pays a limit of 100% of covered expenses for covered emergency medical evacuation expenses. Note that this is separate from the limited benefit for Medical Expense, which addresses the cost of medical care you receive overseas.

Emergency Medical Evacuation is used when you become injured or ill and the physician assisting you recommends that your illness or injury requires an emergency medical evacuation to the nearest medical facility where appropriate medical treatment can be obtained or to your home country. This can include the costs of a nurse or physician to accompany you, either on a commercial airliner, a special chartered plane, or other means of transportation.

It is important to note that Emergency Medical Evacuation is subject to the terms and conditions of the policy, which means that coverage exclusions apply. If you are medically evacuated for a reason that is found to be excluded under the policy, the medical evacuation expenses become your responsibility. If it is possible that you could be medically evacuated for a reason excluded under this policy, it is advisable to make special provisions for additional coverage.

Note that emergency medical evacuation is done only in serious cases, where your life is threatened or where you face a risk of permanent disability, and used when your health would be threatened by using regular forms of transport.

The decision to medically evacuate, and the determination of whether the evacuation is made to the home country or to a different medical facility, is made based on information from medical professionals working on the case and is implemented by Zurich Travel Assistance.

The process must be coordinated by Zurich Travel Assistance in order to be covered, including medical care, transportation arrangements, and travel plans. Do not arrange a medical evacuation on your own. Make sure that both Zurich Travel Assistance and Globe Aware are involved in helping with any medical evacuation plans.

16. Who is Zurich Travel Assistance and how do I reach them?

Zurich Travel Assistance is a travel medical assistance company that operates around the world in conjunction with your insurer. The Zurich Travel Assistance emergency hotline is available 24 hours a day, 7 days a week. You can call from inside the United States or Canada at 1-800-263-0261 or collect from outside the United States or Canada at 1-416-977-0277. When calling, please identify yourself as an insured of Zurich in North America. The Globe Aware policy number is GPT 4851148.

Zurich Travel Assistance can also be reached by email at info@wtp.ca and by fax at 1-416-205-4622.

If a medical evacuation is required, Zurich Travel Assistance will arrange for it. It provides the following services:

Medical assistance—Worldwide medical information, worldwide hospital and physician referral, medical monitoring, mental health counseling, dispatch of a physician or specialist, emergency prescription replacement, evacuation or return of remains, and payment guarantee of medical expense.

Please note that payment guarantees apply to emergency medical situations only and must be approved by the assistance provider. Medical expenses for qualifying emergency in-patient admission will be guaranteed up to \$5,000. Up-front payment by Zurich Travel Assistance for non-emergencies is not guaranteed. You should be prepared to pay these expenses and submit a claim to the insurance company later if necessary.

The assistance provider will provide the service and guarantee payment unless there is clear indication that the situation is not an emergency.

For purposes of this policy, an **emergency** is defined as “a condition caused by accident or illness that manifests itself by symptoms of sufficient severity that a prudent layperson possessing an average knowledge of health and medicine would reasonably expect that failure to receive adequate medical attention would place the health of the person in serious jeopardy.”

Travel assistance services—24-hour emergency travel arrangements, emergency translation service (for a fee), embassy and consular assistance, lost document assistance, worldwide legal referrals, bail bonds assistance, credit card replacement, and lost baggage assistance. For more information about these services, please contact Zurich Travel Assistance.

Travel information—For general worldwide travel information on safety and health risks, visit zurichtravelassist.com. Click on “Travel Risk and Security” and register using the insurance policy number found in FAQ question #2. This will provide access to the following benefits: 1) travel security information on 230 destinations worldwide; 2) access to the TravelKit app, including geolocation services; 3) Option for email travel alerts and daily intelligence briefings; 4) world risk matrix chart; and 5) dashboard for country, state, and local information related to COVID-19 infection around the world.

17. Who handles my insurance questions and administration? How are payments for the policy and upgrades handled?

For information about the Core™ Travel program for Globe Aware participants, including a detailed explanation of upgrade options, go to www.coretravelinsurance.com. There you can select and purchase upgrade options. Payment may be made by Visa, MasterCard, or Discover; payment by check or money order is not accepted. You will be contacted by the administrator if there are any questions about your application or adjustments that need to be made, and you will receive a confirmation of upgrade purchase by email. Premiums paid for upgrades, including coverage extension, is not refundable once you have left for the international journey.

For questions about Core™ Travel coverage and upgrade options, you can email administrator@coretravelinsurance.com or call 518-708-4192.

All questions about claims should be directed to the insurance company at the contact information listed in question #31.

18. What is the Return of Mortal Remains benefit?

Return of mortal remains means the transport of bodily remains or ashes to your home country. Coverage for this is included in

the limit provided for emergency medical Evacuation. the process has to be coordinated by Zurich Travel Assistance in order to be covered.

19. *How does the Accidental Death benefit work?*

The accidental death benefit is paid to a beneficiary if you die as the result of a covered injury that occurred while traveling on your Globe Aware program. The death has to arise solely as a result of the covered injury and within 12 months of the date it occurred. Disappearance of the insured person is covered. The insurer will need a certificate of death to process a claim.

Participants can increase the accidental death limit by using the Silver or Gold upgrade plans.

20. *How does the Accidental Loss of Use benefit work?*

This benefit extends coverage to loss of use of limbs, speech, and hearing due to an accident, and also to loss of covered use due to an accident. This means total paralysis of a limb or limbs that has continued for twelve consecutive months and is determined to be permanent and irreversible.

In the event that both this benefit and the death benefit could be utilized, the largest benefit will be paid. Illness is not covered under the Accidental Loss of Use benefit.

Participants have the option to increase the Accidental Loss of Use benefit limit by using the Silver or Gold upgrade plans.

21. *What are the Emergency Reunion Transportation Expenses?*

If you suffer an injury or sickness while overseas and must be confined to a hospital for at least seven days, the insurer will reimburse the expenses for a Family Member to visit you during your stay in the hospital. This includes transportation and lodging arrangements made in the most direct and economical way and not exceeding the usual level of charges for similar transportation or lodging in the location where the expense is incurred.

Benefits need to be approved in advance by the insurance company, and travel arrangements made by Zurich Travel Assistance.

22. *What is the Return Air Only Benefit?*

This benefit accommodates extra travel expenses that arise when you have to go home because of a medical emergency that happens while you are traveling outside your home country. The medical emergency can happen either to you or to a member of your family.

1) Your return to your home country for your health reasons.

If you are advised by a physician in writing that you should return to your home country before the scheduled completion of your trip for health reasons, but the situation does not require an emergency medical evacuation, this benefit can address your extra traveling expenses. It's important to get the physician's note before you leave the country, as it may not be possible to obtain later. Coverage can apply if you incur an injury or illness that prevents you from continuing with your trip.

This benefit can reimburse the costs of a one-way economy air and/or ground transportation ticket, up to the limit of coverage provided. This benefit can also pay for your economy transportation costs home should you be medically evacuated to a location other than your home country. The benefit does not cover the expenses of returning to the location of your trip after your recovery.

2) Your return to your home country for family health reasons.

If a family member has died or experienced an unforeseen illness or injury to a degree that is so disabling that it could reasonably cause your trip to be interrupted, this benefit will reimburse the cost of your one-way economy air and/or ground transportation ticket to return home. The health situation of the family member should be confirmed in writing by a physician who is not related to you or to the family member involved, and by a death certificate. This benefit does not cover the expenses of returning to the location of your trip.

For purposes of this policy, “**family member**” means your spouse, child, spouse's child, son/daughter-in-law, parent(s), sibling(s), brother/sister, grandparent(s), grandchild, step-brother/sister, step-parent(s), parent(s)-in-law, brother/sister-in-law, uncle, aunt, niece, nephew, guardian, domestic partner, foster child, or ward.

An unforeseen injury is one that happens after the participant has left for the trip overseas. An unforeseen illness is one for which the sick person had not seen a doctor, experienced symptoms, or received diagnosis or treatment in the thirty days before coverage became effective under the policy.

See questions 23 and 24 for information on upgrading these travel expense benefits. Note that while the Emergency Reunion Transportation Benefit and Return Air Only Benefits have separate limits, and the benefit limits combine when upgrading to Silver, Gold, and Diamond levels. Benefits are subject to the conditions specified by the policy.

Note that when a trip is interrupted due to a covered reason, the Return Air Only benefit pays just for transportation expenses. In some cases the trip cancellation benefit could also be payable, up to the Core™ Travel limit provided, or to the upgrade limit purchased. For example, if a participant must return home early because of the illness of a family member, the return air only expense could reimburse travel expenses up to \$1,500. The post-departure trip cancellation benefit could pay up to \$1,000 towards the costs of non-refundable trip payments, or more if you have purchased a voluntary upgrade.

The Trip Cancellation benefit is also triggered when a trip has been purchased but can't be undertaken for covered reasons. See question 29 for more information on the trip cancellation benefit and upgrades.

23. *Can I get higher limits of coverage?*

You can upgrade to any of the following plans. Any extension of coverage you take before or after your Globe Aware program will also be put into effect at the upgraded level. Rates are based on the length of your program.

Terms and conditions offered under these plans are the same as provided under the Core™ Plan, but the limits are higher. See the application online for applicable premiums at www.coretravelinsurance.com.

Benefits and limits of the Core™ Plan:

| | |
|----------------------------------|---|
| Medical Expense | \$50,000 |
| Emergency Medical Evacuation | 100% of covered expenses |
| Continuation of Coverage Benefit | \$10,000 |
| Emergency Dental | \$1,000 for injury \$250 for alleviation of pain |
| Accidental Death Benefit | \$10,000 |
| Loss of Use from Accident up to | \$10,000 |
| Return of Mortal Remains | 100% of covered expenses |
| Trip Cancellation | \$1,000 |
| Emergency Reunion | \$1,500 |
| Return Air Only Benefit | \$1,500 |

Limits of coverage for the Silver Plan:

| | |
|----------------------------------|---|
| Medical Expense | \$100,000 |
| Emergency Medical Evacuation | 100% of covered expenses |
| Continuation of Coverage Benefit | \$10,000 |
| Emergency Dental | \$1,000 for injury \$250 for alleviation of pain |
| Accidental Death Benefit | \$15,000 |
| Loss of Use from Accident up to | \$15,000 |
| Return of Mortal Remains | 100% of covered expenses |
| Trip Cancellation | \$1,000 |
| Emergency Reunion | \$2,500 |
| Return Air Only Benefit | \$2,500 |

Limits of coverage for the Gold Plan:

| | |
|----------------------------------|---|
| Medical Expense | \$200,000 |
| Emergency Medical Evacuation | 100% of covered expenses |
| Continuation of Coverage Benefit | \$10,000 |
| Emergency Dental | \$1,000 for injury \$250 for alleviation of pain |
| Accidental Death Benefit | \$25,000 |

| | |
|-----------------------------------|--------------------------|
| Loss of Use from Accident up to | \$25,000 |
| Return of Mortal Remains expenses | 100% of covered expenses |
| Trip Cancellation | \$1,000 |
| Emergency Reunion | \$5,000 |
| Return Air Only Benefit | \$5,000 |

Limits of coverage for the Diamond Plan:

| | |
|---------------------------------------|---|
| Medical Expense | \$500,000 |
| Emergency Medical Evacuation | 100% of covered expenses |
| Continuation of Coverage Benefit | \$10,000 |
| Emergency Dental | \$1,000 for injury \$250 for alleviation of pain |
| Accidental Death Benefit | \$25,000 |
| Loss of Use from Accident up to | \$25,000 |
| Return of Mortal Remains or Cremation | 100% of covered expenses |
| Trip Cancellation | \$1,000 |
| Emergency Reunion | \$5,000 |
| Return Air Only Benefit | \$5,000 |

24. Is it possible just to buy higher levels of the Emergency Reunion Transportation Benefit and the Return Air Only Benefits?

Higher levels for these two benefits are shown in a single combined limit that rises in the Silver and Gold plans. To increase this coverage, participants need to buy one of these plans. To determine the level of benefit that is right for you, consider the typical cost of purchasing last-minute travel, either for you to fly home suddenly from your program overseas, or for a family member to come to your overseas location at short notice.

25. Can I obtain coverage for my lost checked baggage and personal property?

Baggage and personal property coverage is not provided under the Core™ Plan but can be purchase as an upgrade at www.coretravelinsurance.com. Baggage insurance, including coverage for baggage delay, may

be purchased before the departure for overseas travel; it cannot be purchased once the trip has begun.

You can get \$2,500 limits for loss, with a \$50 deductible. There is a \$500 limit per item. Coverage is not just for luggage in transit (whether checked or not) but also applies to personal possessions and travel documents that are lost, stolen, damaged or destroyed during the course of your stay overseas.

Note that there is a \$600 sublimit for electronic and professional equipment, such as cell phones, iPads, or laptops. These items are also subject to a deductible of \$250 first.

Coverage includes reimbursement of the cost to reissue passports or visas, as well as loss due to unauthorized use of credit cards that is not otherwise waived by credit card companies. If the covered items are in the custody of a common carrier and delivery is delayed, this coverage will continue until the property is delivered.

The policy will not pay for some items, including: 1) animals; 2) items used for business or trade; 3) musical instruments; 4) brittle or fragile articles; 5) jewelry; 6) sporting equipment; 7) boats, motorcycles, motor vehicles, and other conveyances; 8) dental bridges, retainers, or dentures; 9) hearing aids; 10) sunglasses, eyeglasses, or contact lenses; 11) prosthetic devices; 12) documents or tickets except for fees required to reissue tickets up to \$250 per ticket; 13) money, checks, securities, and credit cards; 14) property shipped prior to the scheduled date of departure; and 15) contraband.

There is no coverage for losses coming from 1) defective materials; 2) wear and tear; 3) insects and animals; 4) electric current or electric arcing; 5) mysterious disappearance; or 6) confiscation by airport or border personnel.

Payment is made less any other valid or collectible insurance. It is based on the actual cash value or replacement cost of the items, whichever is less. For coverage to take effect, you must

report the incident to local authorities, which can be the representative from Globe Aware, and obtain their written report of the loss. You must also take reasonable steps to protect your baggage from further damage and make necessary repairs.

Coverage for extra expenses caused by **baggage delay** can kick in after a delay of at least 12 hours after travel by common carrier, such as plane or train. The limit of coverage specifically for baggage delay is \$100 a day for a maximum of seven days, or \$700.

Baggage delay coverage is meant for replacement of emergency items, such as clothing and personal articles, as well as expenses incurred to get the baggage returned. You must present itemized receipts to make a claim. Baggage delay coverage applies to destinations other than your primary residence. This benefit is secondary over any other insurance coverage that is available, such as homeowner's insurance.

The general policy exclusions in question #27 apply both to loss of baggage and personal property, and also to baggage delay.

26. Can I obtain coverage for travel delay?

Travel Delay coverage is not provided under the Core Plan, but you may purchase it as an upgrade at www.coretravelinsurance.com. Travel delay may be purchased before the departure for overseas travel but not once the trip has begun.

The Travel Delay benefit helps you to manage certain emergency expenses that can arise when you are already overseas, but not when you are flying internationally to or from your program. The benefit provides a limit of \$1,000 (subject to \$200 per day) if your trip is delayed for six consecutive hours or more for the following reasons:

1. Common carrier delay
2. Loss or theft of passports, travel documents or money
3. Quarantine (except that COVID-19 is not covered)
4. Hijacking
5. Natural disaster

6. Adverse weather conditions
7. Travel accident (documented) while en route to your departure
8. Strike that is unannounced

The benefit will pay for reasonable expenses of lodging arrangements, meals, telephone calls, and local transportation. It does not include coverage for new airline tickets for international transportation.

27. What are the general exclusions to this insurance policy?

Coverage won't be provided for any benefit provided under this insurance policy that is caused by or results from:

- Pre-existing conditions. This means that expenses arising from a sickness, disease, or other condition during the 30-day period immediately prior to the date of plan payment was received are not covered.
- Intentionally self-inflicted injury; suicide or attempted suicide while sane or insane
- Non-emergency or elective treatment or surgery
- Mental or nervous disorders. There is a limited benefit offered in the policy for mental health visits. (This exclusion does not apply to the pre-departure trip cancellation benefit.)
- Pregnancy, childbirth. There is a limited emergency benefit for expenses due to pregnancy and for nursery care.
- Being under the influence of drugs or intoxicants unless prescribed by a physician; expenses resulting from alcoholism or drug addiction
- Routine physicals
- Routine dental care and treatment
- Routine nursery care
- Cosmetic surgery, except for reconstructive surgery needed as the result of an injury
- Repetitive motion injuries
- Treatment for Osteochondritis, including Osgood-Schlatter Disease
- Expenses relating to repair or replacement of artificial devices or medical equipment
- Treatment by any immediate family member or member of the covered person's household

- Expenses that are payable by any other form of insurance, including expenses covered by an employer or government sponsored plan, such as workers' compensation
- Participation in professional athletics, as well as organized/interscholastic/collegiate sports
- Riding or driving in any motor competition, as well as off-road driving
- Scuba diving, if the depth of the water exceeds 75 feet
- Air travel other than as a fare-paying passenger of a scheduled commercial or scheduled charter flight, including piloting or serving as a crew member
- Active participation in riot, or insurrection or commission of, or attempt to commit a felony, an assault, or any other criminal activity
- Fighting or brawling, except in self-defense
- Civil disorder (but does not apply to the Travel Delay benefit)
- Expenses arising from injuries or illnesses that occur after the return to your home country
- Losses occurring at a time when the policy is not in effect
- Medical expenses incurred more than 12 months from the date of covered injury or onset of sickness
- Expenses incurred within six months of injury of the same body part, unless cleared by a physician to practice or play
- Expenses that are more than usual and customary payment
- Medical expenses the insured is not legally obligated to pay
- Services, supplies, or treatment including any period of hospital confinement that were not recommended, approved, and certified as necessary and reasonable by a doctor, or expenses that are non-medical in nature
- Diagnosed sickness that carries a prognosis of death within 12 months; hospice care
- Travel against the advice of a physician
- Travel for the purpose of obtaining medical treatment
- Expenses incurred while temporarily visiting the home country
- Expenses for personal or convenience items, such as telephone, television, or guest meals
- Military service
- Nuclear reaction, radiation, or radioactive contamination

Under the Continuation of Coverage, Reunion Travel Expense, Return Air Only, and Cancellation benefits, there is an exclusion for pandemics and epidemics, including COVID-19 Under the Accidental Death & Dismemberment benefit, which responds to accidental injury only, there is an exclusion for sickness, disease or infection of any kind

28. Which sports does this policy cover?

Most sports are covered under this policy. There are exclusions for professional and organized team sports, racing, off-road driving, and scuba deeper than 75 feet. Flying in an aircraft other than as a regular passenger is excluded.

29. How does the Trip Cancellation Benefit work?

The cancellation benefit can reimburse you for the amount you paid for your trip up to the \$1,000 limit that is automatically provided under the Core™ Plan. The benefit responds if you are prevented from taking your trip or if the trip is interrupted as the result of 1) sickness; 2) injury; or 3) death that happens to you or to a family member.

A licensed physician who is not a family member of the person who is the cause of the cancellation must do an examination. The medical condition must be so disabling that it prevents you from traveling. If the matter involves a family member, it must be life-threatening, or so severe as to require your care. The physician must advise the cancellation of the trip in writing.

Coverage addresses the payments and deposits made for your trip that could not be used, limited to published cancellation penalties. It will apply in excess of any other refunds available. If your travel has not yet begun, you must notify Globe Aware within 72 hours of becoming aware of your need to cancel, or as soon as medically possible.

The maximum benefit payable under the Core™ Plan is \$1,000, so in order to fully protect the cost of your trip, you must purchase additional insurance, such as with the voluntary upgrade. You must purchase the cancellation upgrade no later

than two weeks after you make your last payment for the Globe Aware trip.

If you would like higher limits of coverage, upgrades are available for limits up to \$8,000. Click on “Go to Your Profile” and then on “Purchase Options” at www.coretravelinsurance.com for premiums. Coverage cannot be purchased after you have begun any part of your international journey.

Note that this cancellation benefit is not as broad as many of those found on some travel insurance policies. It responds to medical reasons for cancellation (please note that there is an exclusion for pre-existing medical conditions). Coverage, for example, does not apply if your travel provider goes bankrupt or if the airline goes on strike. You will need to obtain a different insurance policy to address these kinds of cancellation losses. For more information about the trip cancellation benefit, go to www.coretravelinsurance.com.

30. *How does this coverage address war risks?*

There is no exclusion for war risks in the policy, and no countries are specifically excluded from coverage. However, the policy operates in compliance with the U.S. State Department Office of Foreign Assets Control (OFAC). Coverage is not provided to entities sanctioned under OFAC.

31. *How do I make a claim under this policy?*

You need to send a completed claim form and original medical bills within 90 days to ACI, which provides claims services for the insurance company. Find the claim form by contacting ACI or at www.coretravelinsurance.com in the Claims section. At your request, and of course subject to coverage, ACI will either compensate the medical provider directly or reimburse you if you have already paid the bill.

For fastest service, send claims by email or fax, including backup information, to:

Email: aciclaims@acitpa.com

Fax: 610-293-9299

The toll-free telephone number to call about claims is 1-888-293-9229.

Press option 2 for claims assistance.

The Globe Aware policy number is GPT 4851148.

Claims can also be mailed to:

Administrative Concepts, Inc. (ACI)
P.O. Box 400
Collegeville, PA 19426

The ACI website address is www.acitpa.com.

Zurich customers have access to the ACI's Online Claims Portal. Please consult with ACI on the specifics of using that service.

This is a summary of the policy coverage. In the event of a claim, the full policy wording will apply. For a full description on these benefits, including policy limitations, and other benefit requirements, please refer to the master policy available through Globe Aware.

GIFTS AND DONATIONS

At the end of your stay, you might feel inclined to give something to hosts or people in the community who have been particularly helpful or courteous. In the past, volunteers have given a blank journal decorated with a child's name, written thank you notes, or sung songs. People also enjoy seeing simple tokens from your home, such as postcards of your hometown or photos of your family.

While you are absolutely not expected to donate anything, you may want to leave clothes or other personal items you used during the program but no longer need, if the community could use them. Often gifts of toothbrushes, toothpaste, dental floss, shampoo, soap, linens, kitchen utensils, flashlights with batteries, children's books, clothing (shoes, underwear, t-shirts, and socks), school supplies, and educational toys of any kind are appreciated.

Please be aware that leaving donations can be awkward. There are situations where donations are more readily accepted, but often local cultural nuances can make the act of giving complicated. In some instances, receiving donations can hurt the recipients' pride. For these reasons, it is always best to first discuss donations—both the items as well as how they are presented—with your site coordinator.

Although we understand the good intentions of our volunteers, we strongly discourage giving any more money beyond the program fee, which goes directly to the program and community. Globe Aware funds are spent on program expenses, as opposed to cash donations—this helps ensure that the money is spent in meaningful ways that help the whole community. We've found that giving cash, in the long run, does more harm than good. It contradicts Globe Aware's goal of promoting sustainability, builds expectations that foreigners are “made of money,” and fosters the practice of begging to solve a community's challenges.

PACKING

You will likely not regret packing light. A week is a short time, and it's OK to wear clothes more than once. Pack durable, comfortable clothes that can get dirty, muddy, or wet. Modesty is important. Please be considerate of the culture you are visiting when packing.

A few tips:

- **Bedding:** Linens, pillows, and mattresses may not be of the quality you are used to at home. For those who are more particular about their bedding, consider bringing a sleep sack for warm climates or a sleeping bag for cooler climates.
- **Temperature:** Our accommodations rarely have heating or cooling, and you will likely be outdoors much of the day.
- **High altitudes:** High altitudes are cold at night and warm during the day. Layers are essential. The sun's intensity increases with altitude, so it's easy to get sunburned.
- **Tropical climates:** Tropical climates at low altitudes are hot and humid. Loose cotton or moisture-wicking clothing are best. Jeans can be less comfortable and take longer to dry.
- **Modesty:** See your program-specific packet for more information on cultural norms. In general, shorts are not worn in many cultures and are never appropriate in churches and temples. (Men can wear shorts more easily than women without seeming culturally inappropriate.) In more modest cultures like Cambodia, we highly recommend that women avoid shorts and instead wear lightweight pants, capri pants, or knee-length skirts.

General Packing List

Sunscreen

Insect repellent (20 percent DEET)

Sun hat

Towel (often provided, but check your orientation packet)

Toilet paper (often provided, but check your orientation packet)

Tissues

Flashlight (separate from your smartphone flashlight) and batteries

Toothbrush and toothpaste
Soap
Shampoo
Razors
Lip balm
Medication (prescription and nonprescription)
Pants for working, sightseeing, and relaxing
T-shirts
Long-sleeved shirts
Socks for a week
Underwear for a week
Comfortable walking shoes
Flip flops for showers
Umbrella
Rain poncho or rain coat
Backpack
Secure document holder such as a money belt
Camera and charger or film
Phone charger
Converter/transformer (check your orientation packet)
Plastic zip lock bag to protect your phone from water and dust
Reading material for free time and flights
Cash for drinks, treats, laundry, and excursions not covered by your program fee (check your orientation packet)
Credit cards for internet access or airport departure taxes (check your orientation packet)
Earplugs
Refillable water bottle

Mountains and high-altitude destinations

Warm hat
Gloves
Long underwear
Sleeping bag (for added warmth)

Tropical and warm-weather destinations

Swimsuit
Sandals

What Not to Bring

Expensive jewelry

Designer clothing
Large amounts of cash

We strongly discourage bringing laptop computers for several reasons: (1) They can suffer in humid climates. (2) They add weight to your bags. (3) There is often no internet access. (4) Computers can make you a target for theft. (5) Varying voltage and surges can hurt electronics.

INTERNET ACCESS

WiFi and access to internet cafes depends on your specific site; see your orientation packet.

REFUND AND CANCELLATION/TRANSFER POLICY

We know that plans can change for a variety of reasons. Whenever you cancel a Globe Aware trip, you have the option of applying 100 percent of the program fee, including the \$325 deposit, to another program for no additional fees so long as you register within 12 months of the original program start date.

If you choose not to apply your fees to a future trip:

- If you cancel at least 70 days prior to the program's start date, Globe Aware will refund your money, less a non-refundable deposit of \$325.

After 70 days we have sent advances from your contributions to the community so we can't refund your full program fee:

- If you cancel 31 to 69 days prior to the program start date, you will receive a 60 percent refund of the program fee, less the deposit.
- If you cancel less than 30 but more than 7 days from the program start date, you will receive a 25 percent refund program fee, less the deposit.
- If you cancel less than 7 days from the program start date, you will receive no refund of the program fee.

In the rare and unlikely event that Globe Aware has to cancel a program, you will receive a 100 percent refund, including your deposit.

For more information on travel insurance protection, please see the insurance section of this packet.

USE OF YOUR FUNDS

Globe Aware is supported entirely by volunteer contributions.

On average, close to 90 percent of your program fee goes toward the volunteer program and field expenses, with the remainder covering administrative costs.

The sample budget below is based on a worldwide average of our total expenses for all programs. Because the number of volunteers varies year to year, while some of our costs are fixed, program fees are spread across all programs.

Why do we spread costs? Say a site coordinator has a salary of \$500 per month. If there were 100 volunteers on that program for the year, then the coordinator's salary at year end would be a certain percentage of the total budget spent. But if there were only 40 volunteers on the program for the year, the coordinator's salary would be a much larger percentage of the total program fee collected for the year. If it is a new program, or in the midst of COVID-19, there may be a month with no volunteers. And in some cases, just a handful of volunteers show up, which can mean that particular week loses money. (We don't have a minimum group size because our volunteers need to book their airfare after registering to avoid rising airfares.)

Still, to ensure quality staff that is always available, the coordinator is paid regardless. Our local staff is paid at local rates, usually higher than what a university professor earns. Our U.S. staff is paid modestly.

In the sample budget below, you'll note certain variables can change: The cost of fuel for in-country transport, for example, can fluctuate. Certain large groups and returning volunteers receive 10 percent discount. Medical insurance

varies with age, and premiums change from year to year. Currency fluctuation can greatly affect the value of the program fee. Different programs have varying project material costs, and they are averaged across programs. For example, the cost to purchase and mail a single wheelchair kit to Cambodia is about \$250 (compared to wheelchairs used more frequently in North America, which can cost thousands of dollars). By contrast, painting a room in Guatemala costs far less. So in this instance, more project funding might be spread to Cambodia.

Sample one week program

Program Related

| | Budget | Each | % of total | % of total |
|--|------------------------|-------------------|------------------------|-------------------|
| | 1 st person | Additional person | 1 st person | Additional person |
| Community Project Materials | 170 | 200 | 13.18% | 15.50% |
| Local staff | 160 | 0 | 12.40% | 0.00% |
| Medical insurance and evacuation | 152.5 | 152.5 | 11.82% | 11.82% |
| Meals and bottled water | 150 | 150 | 11.63% | 11.63% |
| Accommodations | 124 | 124 | 9.61% | 9.61% |
| Outreach/New Program Development | 109 | 109 | 8.45% | 8.45% |
| Transport to and from airport | 100 | 8 | 7.75% | 0.62% |
| Coordination staff and orientation development | 87 | 87 | 6.74% | 6.74% |
| Cost to send funds onsite | 47 | 0 | 3.64% | 0.00% |
| Training program * | 45 | 45 | 3.49% | 3.49% |
| Coordinator Manager Expenses | 27 | 0 | 2.09% | 0.00% |
| Additional transport | 26 | 11 | 2.02% | 0.85% |
| Cultural Immersion Activities | 27 | 27 | 2.09% | 2.09% |
| Mailed thank you items (t-shirts, brochures, postage, etc) | 20 | 20 | 1.55% | 1.55% |
| Fund to allow for Currency fluctuations | 18 | 18 | 1.40% | 1.40% |
| Miscellaneous | 10 | 10 | 0.78% | 0.78% |
| Total | \$1,272.50 | 961.5 | 98.64% | 74.53% |

Administration Related

| | | | | |
|---|---------------|---------------|---------------|---------------|
| Cost to run US based office ** | 103.2 | 103.2 | 8.00% | 8.00% |
| Credit card processing fee Mastercard/ Visa take (4%) | 49.02 | 49.02 | 3.80% | 3.80% |
| Fundraising/advertising | 21 | 21 | 1.63% | 1.63% |
| Total | 173.22 | 173.22 | 13.43% | 13.43% |

| | | |
|-------------------------------------|-------------------|----------------|
| Total Program and Admin cost | \$1,445.72 | 1134.72 |
|-------------------------------------|-------------------|----------------|

| | |
|---|-------------------|
| Total collected per volunteer if no discount | \$1,290.00 |
|---|-------------------|

* training video hosting, interactive test, biannual airfare for regional coordinator to train on-site

** phones, internet, web development, acct, computers, rent, liability insurance, human resources, legal fees, memberships, recruiting, etc

CARBON OFFSETS

Considering the implications of climate change, carbon offsets are a natural extension of our work. Globe Aware has committed to offsetting its carbon emissions with carbonfund.org, the country's leading carbon offset organization. Our carbon footprint is estimated at less than 70 tons annually, and we have chosen to support carbon-reducing projects in renewable energy to offset the CO₂ that is produced by our operations worldwide, from powering our offices and transporting staff and volunteers to and from our work sites.

SOCIAL MEDIA

We'd love for you to share your Globe Aware experiences on our social media platforms as well as your own! Your posts help future volunteers decide which program is perfect for them and what to expect.

Your photos and videos may also be featured in our monthly newsletter, or you could win a prize from one of our yearly contests!

Click on the links below, follow or subscribe, and tag us @GlobeAware. We'll follow you back!

[Facebook \(www.facebook.com/globeaware/\)](http://www.facebook.com/globeaware/)

[Instagram \(www.instagram.com/globeaware/\)](http://www.instagram.com/globeaware/)

[LinkedIn \(www.linkedin.com/company/globe-aware/\)](http://www.linkedin.com/company/globe-aware/)

[TikTok \(@Globe Aware\) \(www.tiktok.com/@globe_aware\)](https://www.tiktok.com/@globe_aware)

[Twitter \(https://twitter.com/GlobeAware\)](https://twitter.com/GlobeAware)

[YouTube \(https://www.youtube.com/user/lylejenish\)](https://www.youtube.com/user/lylejenish)

Social media is also a great way to learn more before your trip. Subscribe to our [YouTube channel](#), and find all sorts of helpful tips such as what to expect from a public restroom abroad, packing, and more!

Have a blog or channel?

You can e-mail us your website or channel, and we'll share your Globe Aware experiences!

If you have questions, links, or content you'd like us to post, e-mail our Social Media Manager, sikha@globeaware.com.

To share large files, we suggest using [WeTransfer.com](#) (a free filesharing website), Drop Box, or a Google photo album.

TRAVEL WITH A MINOR

If you are traveling with a minor, you will be asked to fill out the following forms, which will be provided to you.

Minor Waiver

PLEASE READ THOROUGHLY. THIS IS A LEGAL DOCUMENT THAT AFFECTS YOUR LEGAL RIGHTS.

RELEASE AND WAIVER OF LIABILITY

THIS RELEASE AND WAIVER OF LIABILITY (the “Release”) executed on this ____ day of _____, 20__, by _____, a minor child (the “Volunteer”), and _____, the parent having legal custody and/or the legal guardian of Volunteer (“Guardian”), in favor of Globe Aware, a Texas nonprofit corporation, their trustees, directors, officers, employees, and agents. Volunteer and Guardian desire that the Volunteer work as a volunteer for Globe Aware and engage in the activities related to being a volunteer. Volunteer and Guardian understand that the activities may include constructing and rehabilitating residential buildings and living in housing provided for volunteers of Globe Aware. Volunteer and Guardian do hereby freely, voluntarily, and without duress execute this Release under the following terms:

1. Waiver and Release. Volunteer and Guardian do hereby release and forever discharge and hold harmless Globe Aware and its successors and assigns 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 Volunteer’s work for Globe Aware. Volunteer and Guardian understand that this Release discharges Globe Aware from any liability or claim that Volunteer or Guardian may have against Globe Aware with respect to any bodily injury, personal injury, illness, death, or property damage that may result from Volunteer’s work for Globe Aware, whether caused by the negligence of Globe Aware or its officers, directors, employees, or agents or otherwise. Volunteer and Guardian also understand that Globe Aware does not assume any 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 or illness.

2. **Medical Treatment.** Volunteer and Guardian do hereby release and forever discharge Globe Aware from any claim whatsoever which arises or may hereafter arise on account of any first aid, treatment, or service rendered in connection with Volunteer's work for Globe Aware or with the decision by any representative or agent of Globe Aware to exercise the power to consent to medical or dental treatment as such power may be granted and authorized in the Parental Authorization for Treatment of a Minor Child.

3. **Assumption of the Risk.** Volunteer and Guardian understand that the work for Globe Aware may include activities that may be hazardous to Volunteer, including, but not limited to, involvement in various community work projects and transportation to and from the work sites. Volunteer and Guardian also understand that, to protect its employees and volunteers in all countries around the world, it is Globe Aware policy that it will not pay ransom or make any other payments to secure the release of hostages. Volunteer and Guardian hereby expressly and specifically assume the risk of injury or harm in these activities and release Globe Aware from all liability for injury, illness, death, or property damage resulting from the activities of the volunteer's work for Globe Aware. Medical insurance Globe Aware purchases to cover the volunteer is concerned with these issues. Please read that section in medical FAQs carefully.

4. **Insurance.** Volunteer and Guardian understand that Globe Aware works with a specialist in travel insurance that covers volunteer medical needs.

5. **Photographic Release.** Volunteer and Guardian do hereby grant and convey unto Globe Aware all right, title, and interest in any and all photographic images and video or audio recordings made by Globe Aware during Volunteer's work for Globe Aware, including, but not limited to, any royalties, proceeds, or other benefits derived from such photographs or recordings.

6. **Other.** Volunteer and Guardian expressly agree that this Release is intended to be as broad and inclusive as

permitted by the laws of State of Texas and that this Release shall be governed by and interpreted in accordance with the laws of the State of Texas. Volunteer and Guardian agree that in the event that any clause or provision of this Release shall be held to be invalid by any court of competent jurisdiction, the invalidity of such clause or provision shall not otherwise affect the remaining provisions of this Release which shall continue to be enforceable.

IN WITNESS WHEREOF, Volunteer and Guardian have executed this Release as of the day and year first above written.

Witness: Volunteer: _____

Date: _____

Witness: Parent or Guardian: _____

Date: _____

Address: _____

Phone: _____

Witness: Parent or Guardian: _____

Date: _____

Address: _____

Phone: _____

Parental Authorization for Treatment of a Minor Child

I, _____, am the parent or legal guardian having custody of _____, a minor child. As such parent or legal guardian, I hereby authorize and appoint _____, an adult in whose care the minor child has been entrusted, as my agent to act for me with respect to my minor child, _____, and in my name in any way I could act in person to make any and all decisions for me with respect to my minor child, _____, concerning my minor child's personal care, medical treatment, hospitalization, and health care and to require, withhold or withdraw any type of medical treatment or procedure, including X- ray examination, anesthetic, medical or surgical diagnosis or treatment which may be rendered to my minor child under the general or special supervision and on the advice of any physician or surgeon licensed to practice in the state or country in which treatment is sought. My agent shall have the same access to my minor child's medical records that I have, including the right to disclose the contents to others.

Witness: Parent or Guardian: _____

Witness: Parent or Guardian: _____

This PARENTAL AUTHORIZATION FOR TREATMENT OF A MINOR CHILD

sworn to and subscribed before me by _____, and _____, the Parents or Legal Guardians of _____, a minor child, this ____ day of _____, 20__.

Notary Public

My commission expires:

HELPFUL LINKS

www.carbonfund.org

www.globeaware.org

www.guidestar.org

www.goabroad.org

www.idealists.org

www.presidentialserviceawards.gov

www.voa.org

www.volunteerinternational.org



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