

## **PROPOSAL OF INSURANCE**

### **Volunteer Missionary Travel Insurance®**

International Helpers (Guernsey) Trust  
c/o Aon Services (Guernsey) Limited,  
Trustee Maison Trinity,  
Trinity Square  
St. Peter Port,  
GUERNSEY

Insurance benefits are provided to the named participants of the International Helpers (Guernsey) Trust for the dates specified upon enrollment and for which applicable participation fees have been remitted and written confirmation received.

**Gallagher Charitable International Insurance Services  
Arthur J. Gallagher Risk Management Services, Inc.  
1301 Gervais Street, Ste. 400  
PO Box 5845  
Columbia, SC 29250  
aaivim@ajg.com**

**IMPORTANT:** The proposal is an outline of certain of the terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, conditions of the actual policy contract language. The insurance policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

We will not be operating in a fiduciary capacity, but only as your broker, obtaining a variety of coverage terms and conditions to protect the risks of your enterprise. We will seek to bind those coverages based upon your authorization; however, we can make no warranties in respect to policy limits or coverage considerations of the carrier. Actual coverage is determined by policy language, so read all policies carefully. Contact us with questions on these or any other issues of concern.

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# Volunteer Missionary Travel Insurance®

## Summary of Benefits

Benefit	Limit	Comments
<b>Accidental Death &amp; Dismemberment</b>	<b>\$100,000</b>	Reduced to \$10,000 for those aged 12 & under or 70 & over
<b>Medical Expenses</b> \$100 Deductible	<b>\$10,000</b>	<b>Primary Coverage;</b> \$2,500 of this limit is available to pay US providers; no pre-existing condition exclusion
<b>Disability Income Benefit</b> (No benefit if under age 12 or 70 & over)	<b>\$1,000 / mo.</b> <b>\$500 / mo.</b> <b>\$250 / mo.</b>	First 100 Months – Accident Months 101-200 – Accident 50 Months – Sickness (after 3 mo. waiting period)
<b>Aggregate Limit</b>	<b>\$20,000,000</b>	Provides the full \$100,000 AD&D benefit for up to 200 persons in a common accident
<b>Assistance Service</b>	<b>Included</b>	Available 24/7/365 for assistance with worldwide medical emergencies; provided by Specialty Assist
<b>Crisis Management Service</b>	<b>Included</b>	Available 24/7/365 for assistance with worldwide medical emergencies; provided by red24
<b>Emergency Medical Transportation</b>	<b>\$100,000</b>	Coordinated by Specialty Assist; will bring insured back to the USA; no pre-existing condition exclusions
<b>Family Coordination &amp; Repatriation of Mortal Remains</b>	<b>\$25,000</b>	Combined limit for both benefits and includes a sublimit of \$2,500 for extra expenses incurred during an approved evacuation situation
<b>Personal Property</b> \$100 Deductible	<b>\$2,500</b>	Replacement cost coverage; includes checked baggage; “door to door” coverage. Additional limits are available upon request
<b>General Liability</b> \$500 excess per occurrence, applicable to costs & expenses	<b>\$1,000,000</b>	Worldwide jurisdiction; covers volunteer and sending organization; includes coverage for injury to a volunteer;
<b>Rate \$3.30 per person per day</b>		

Gallagher is responsible for the placement of the above package of coverage. It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

Coverage is subject to participation in a Trust designed to provide these insurance benefits and services. Coverage is extended to those named participants who have applied & are approved for coverage by submitting an Enrollment Form and remitting applicable participation fees.

## ACCIDENTAL DEATH & DISMEMBERMENT

**“Loss”** as used herein shall mean with regard to hands and feet, actual severance through or above wrist or ankle joints, and with regard to eyes, entire irrecoverable loss of sight.

**“Disappearance”** If the body of a Named Insured has not been found within one year of the disappearance, forced landing, stranding, sinking or wrecking of a conveyance in which such person was an occupant, then it shall be deemed, subject to all other terms and provisions of the policy that such Named Insured shall have suffered loss of life within the meaning of the policy. The benefit sum shall be refunded if the insured person is subsequently found to be living.

**Table of Losses:**

<b>Life:</b>	Principal Sum
<b>Both Hands or Both Feet or Sight of Both Eyes:</b>	Principal Sum
<b>One Hand and One Foot:</b>	Principal Sum
<b>Either Hand or Foot and Sight of One Eye:</b>	Principal Sum
<b>Either Hand or Foot:</b>	One-Half the Principal Sum
<b>Sight of One Eye:</b>	One-Half the Principal Sum

**Policy or Coverage Warranties:**

- “Loss” occurs within 365 days after the date of the accident causing the loss
- If more than one loss is sustained as the result of one accident, only the largest amount shall be payable

**Exclusions Include but are not Limited to:**

- Suicide or attempted suicide
- Disease of any kind
- Bacterial infection except pyogenic infection which shall occur through an accidental cut or wound
- Hernia of any kind
- Declared or undeclared war or any act thereof
- Service in the military, naval or air service of any country
- Injury sustained as a result of certain activity pertaining to non-covered aircraft

## MEDICAL EXPENSE

### Schedule of Benefits:

#### In Hospital Medical Services:

In excess of deductible & subject to policy maximum & limitations

100% of covered expenses

#### In Hospital Surgical Services:

100% of covered expenses

#### Out of Hospital Medical Expenses:

100% of covered expenses

### Covered Expenses:

(Subject to Reasonable & Customary charges in the locality received, considering the nature and severity of the sickness or injury)

- Charges for hospital room & board; floor nursing; other professional services.
- 2x average semi-private room rate for intensive care
- Diagnosis, treatment & surgery by a physician
- Cost & Administration of anesthetics
- Medication, x-ray services, laboratory tests & services, radium & radio-active isotopes, oxygen, blood transfusions, iron lungs, and medical treatment
- Physiotherapy when recommend by a physician and performed by a licensed physiotherapist
- Hotel room charge when attended by a physician and a hospital room is unavailable
- Dressings, drugs, & medicines only obtained upon written prescription of a physician or surgeon

## MEDICAL EXPENSE

### Exclusions Include but are not Limited to:

- Services, supplies or treatment not recommended, approved & certified as necessary and reasonable by a physician
- Suicide or attempted suicide
- Declared or undeclared war or any act thereof
- Injury sustained while participating in professional athletics
- Sickness resulting from pregnancy, childbirth or miscarriage
- Miscarriage resulting from an accident
- Routine examinations
- Cosmetic or plastic surgery, except as a result of an accident
- Elective surgery
- Mental or nervous disorders or rest cures
- Dental care except as the result of injury to natural teeth except caused by an accident
- Eye examinations and refractions for fitting or prescribing corrective lenses, except as caused by an accident
- Alcoholism and drug addiction or use of any drug or narcotic agent
- Congenital anomalies & resulting conditions
- Non-medical expenses
- Expenses resulting of or connection with an intentionally self-inflicted injury
- Expenses resulting from or in connection with the commission of a felony offense
- Specific named hazards: sky diving, professional or amateur motorized racing, and certain piloting of an aircraft

## MEDICAL EXPENSE

### Policy or Coverage Warranties:

- “Disablement” means an illness or accidental bodily injury necessitating treatment by a physician
- All injuries sustained in one accident shall be considered one disablement
- All bodily disorders existing simultaneously and due to the same or related causes shall be considered one disablement
- Disablement due to, related to, or caused by complications of a prior disablement shall be considered a continuation of the prior disablement
- First treatment of the illness or injury must occur within 26 weeks of the date of injury or onset of sickness
- Expenses must be incurred as a result of and within 52 weeks of a disablement
- Charges are considered incurred on the date services or supplies are rendered or obtained

## PERMANENT TOTAL DISABILITY

<b>Accident</b>	<p>\$1,000.00 per month for 12 months 1% of Principal Sum for 100 months 1/2% of Principal Sum for 100 months</p>
<b>Sickness</b>	<p>\$250.00 per month for 50 months following a 90 day waiting period</p>
<b>Exclusions Include but are not Limited to:</b>	<ul style="list-style-type: none"><li>• Suicide or attempted suicide</li><li>• Declared or undeclared war or any act thereof</li><li>• Service in the military, naval or air service of any country</li><li>• Injury sustained as a result of certain activity pertaining to non-covered aircraft</li></ul>
<b>Policy or Coverage Warranties:</b>	
<b>Permanent Total Disability</b>	<ul style="list-style-type: none"><li>• Period of disability commences 180 days of the date of the accident causing the disability</li><li>• "Total Disability" – disability that prevents engaging in each and every occupation or employment for which the insured is reasonably qualified</li><li>• Disability must be total, continuous and permanent for 12 consecutive months</li><li>• Payment is Principal Sum less any other amount paid or payable</li></ul>
<b>Accident</b>	<ul style="list-style-type: none"><li>• Period of disability commences within 90 days after the date of the accident causing the disability</li><li>• Benefits commence on the first day of continuous total disability</li><li>• "Total Disability" – disability that prevents engaging in each and every occupation or employment for which the insured is reasonably qualified</li></ul>
<b>Sickness</b>	<ul style="list-style-type: none"><li>• Period of disability commences within 30 days of the commencement of sickness causing the disability.</li><li>• No benefit for the first 90 days</li><li>• "Total Disability" – disability that prevents performance of every duty pertaining to his occupation</li></ul>

## CRISIS MANAGEMENT

### **Covered Expenses:**

(Subject to Reasonable & Customary charges in the locality received, considering the nature and severity of the crisis situation)

- Transportation, services and supplies necessarily incurred in connection with a crisis situation.
- Crisis situations include but are not limited to natural disasters, political disturbances, and personal security

### **Exclusions Include but are not limited to:**

- Expenses incurred as a result of an evacuation not arranged and approved by the assistance service
- Expenses incurred as a result of a medical situation, including a medical epidemic (ex: Avian flu, H1N1)
- Services in "extreme" rated countries

### **Policy or Coverage Warranties:**

- Assessment of risk and extent of response determined by the assistance service
- Transportation arrangements must be the most direct and economical route

## EMERGENCY MEDICAL TRANSPORTATION

### **Covered Expenses:**

(Subject to Reasonable & Customary charges in the locality received, considering the nature and severity of the sickness or injury)

### **Exclusions Include but are not limited to:**

### **Policy or Coverage Warranties:**

- Transportation, medical services and medical supplies necessarily incurred in connection with an emergency evacuation
- Expenses incurred as a result of an emergency evacuation not ordered by a licensed physician
- Expenses incurred as a result of an emergency evacuation not arranged and approved by the assistance service
- Licensed physician must certify that the severity of the injury or sickness warrants an emergency evacuation
- The medical condition must warrant immediate transportation to the nearest qualified medical facility or to the place of residence in order to obtain further treatment or to recover, or both.
- Transportation arrangements must be the most direct and economical route
- Expenses must be recommended by the attending physician or required by the standard regulations of the conveyance
- Transportation may be made by any land, water or air conveyance required
- Special Transportation includes but is not limited to air ambulance, land ambulance, and private motor vehicles

## FAMILY TRAVEL & REPATRIATION OF MORTAL REMAINS

### Covered Expenses:

- Expenses reasonably incurred to return to their residence immediate family members accompanying the insured at the time of the occurrence
- Expenses reasonably incurred to bring one person chosen by the insured to the insured's place of confinement when the confinement is expected to be in excess of 7 days and is outside a 100 mile radius of the insured's home country
- Expenses reasonably incurred to return the insured's body to his home country, including but not limited to, embalming, cremation, coffins & transportation

### Exclusions Include but are not limited to:

- Expenses incurred for arrangements not made or approved in advance by the assistance service provider
- Expenses exceeding the cost of a single one-way economy airfare ticket less the value of applied credit for any unused return travel tickets

### Policy or Coverage Warranties:

- Immediate Family member is a spouse, parent, step-parent, or child (including legally adopted & stepchildren)
- Arrangements must be made and be authorized in advance by the assistance service

## PERSONAL PROPERTY

### Covered Expenses:

### Exclusions Include but are not Limited to:

### Policy or Coverage Warranties:

### Special Limits of Liability Include but are not Limited to:

- Household goods and personal belongings owned or used by the named participant while such property is in the physical custody of the participant.
- Mold, mildew, fungus, spores, or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.
- Loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause
- Animals, birds or fish
- Motorized land vehicles
- Aircraft & parts
- Property held as samples or for sale or for delivery after the sale
- With respect to replacement cost coverage; antiques, fine arts, paintings, statuary and similar objects which by their inherent nature cannot be replaced with new articles; and items whose age & origin contribute to their value including but not limited to memorabilia, souvenirs & collections
- Ordinance or law
- Water damage
- Power interruption
- Neglect
- Wear & tear, gradual deterioration, insects, vermin or inherent vice
- Items in international shipment
- Replacement cost coverage subject to policy limit and in excess of the deductible amount.
- \$500. on money, bank notes, bullion, & gold, platinum, coins & medals
- \$1,000. on securities, accounts, deeds, evidence of debt, letters of credit other than bank notes, manuscripts, passports, tickets & stamps
- \$1,000. for loss by theft of jewelry, watches, precious & semi-precious stones

## GENERAL LIABILITY

<b>Each Occurrence Limit:</b>	\$1,000,000.00
<b>Excess:</b>	\$500.00 per occurrence, applicable to costs & expenses
<b>Defense Costs:</b>	Included within indemnity limits
<b>Exclusions Include but are not Limited to:</b>	<ul style="list-style-type: none"><li>• Occurrences with the USA &amp; its territories and possessions</li><li>• Pollution</li><li>• Products</li><li>• Negligence or deliberate acts</li><li>• Punitive or exemplary awards or damages</li><li>• Losses arising from the ownership maintenance or use of aircraft, autos, hovercraft, or watercraft, with some minor exceptions including certain contractual obligations</li><li>• Liquor Liability</li><li>• Nuclear or War or War related acts</li><li>• Real Property in your care, custody, and control</li><li>• Date Related Losses (Y2K) Exclusion</li><li>• Any condition directly or indirectly caused or associated with Human T-Cell Lymphotropic Virus type III (HTLV III) or Lymphadenopathy Associated Virus (LAV) or to the mutants derivatives or variations thereof or in any way related to Acquired Immune Deficiency Syndrome or any syndrome or condition of a similar kind howsoever it may be named</li><li>• Sexual Molestation &amp; abuse</li><li>• Workers Compensation and/or employer's liability</li><li>• Asbestos</li></ul>
<b>Policy or Coverage Warranties:</b>	<ul style="list-style-type: none"><li>• Includes Non-Owned or Hired auto coverage</li><li>• "Injury" means death, bodily injury, illness or disease of or to any person</li><li>• "Damage" means loss of possession or control of or actual damage to tangible property</li></ul>

## **CLAIMS REPORTING INSTRUCTIONS**

In the event a medical or crisis management emergency arises, you should first take prudent action to obtain medical treatment or secure your safety. As soon as possible, contact the assistance service for assessment and management of the situation:

**Specialty Assist**

**24 hour service**

**Call: +44 (0) 207-902-7149, collect as needed**

**Fax: +44 (0) 207-928-4748**

All claims are handled by Gallagher Charitable International Insurance Services staff and should be reported to our office. Once contact has been established with our claims department staff, the appropriate claim form will be forwarded for you to complete and submit with any additional documentation.

**Claims Director: Melanie Carnes**

**Claims Assistant: Carol Kelly**

**Call: 800-922-8438**

**Fax: 803-252-1988**

**E-Mail: [aaiclaims@ajg.com](mailto:aaiclaims@ajg.com)**

## PROPOSED CARRIER RATINGS AND ADMITTED STATUS

Proposed Carriers	A.M. Best's Rating	Admitted/Non-Admitted
Lloyd's, London	A XV	Non-Admitted

If the above indicates coverage is placed with a non-admitted carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

The above A.M. Best Rating was verified on the date the proposal document was created.

### Guide to Best Ratings

Rating Levels and Categories					
Level	Category	Level	Category	Level	Category
A++, A+	.....Superior	B, B-	..... Fair	D	.....Poor
A, A-	..... Excellent	C++, C+	..... Marginal	E	..... Under Regulatory Supervision
B++, B+	.....Good	C, C-	..... Weak	F	..... In Liquidation
				S	.....Suspended

### Financial Size Categories

*(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)*

FSC I		Up to 1,000		FSC IX	250,000	to	500,000
FSC II	1,000	to	2,000	FSC X	500,000	to	750,000
FSC III	2,000	to	5,000	FSC XI	750,000	to	1,000,000
FSC IV	5,000	to	10,000	FSC XII	1,000,000	to	1,250,000
FSC V	10,000	to	25,000	FSC XIII	1,250,000	to	1,500,000
FSC VI	25,000	to	50,000	FSC XIV	1,500,000	to	2,000,000
FSC VII	50,000	to	100,000	FSC XV	2,000,000	or more	
FSC VIII	100,000	to	250,000				

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View the A.M. Best Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at <http://www.ambest.com/ratings/notice>.

Best's Credit Ratings are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings and Best Credit Reports (which include Best Ratings), visit the A.M. Best website at <http://www.ambest.com>. See Guide to Best's Credit Ratings for explanation of use and charges. Copies of the Best's Insurance Reports for carriers listed above are also available upon request of your Gallagher representative.

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Gallagher companies use A.M. Best Company's rating services to evaluate the financial condition of insurers whose policies we propose to deliver. Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

## GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS – INSURER

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

### Financial Strength Ratings – Insurer

	Rating	Descriptor	Definition
<b>Secure</b>	A++, A+	Superior	Assigned to companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
	A, A-	Excellent	Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
	B++, B+	Good	Assigned to companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
<b>Vulnerable</b>	B, B-	Fair	Assigned to companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C++, C+	Marginal	Assigned to companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C, C-	Weak	Assigned to companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
	D	Poor	Assigned to companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.
	E	Under Regulatory Supervision	Assigned to companies (and possibly their subsidiaries/affiliates) placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal, ongoing insurance operations.
	F	In Liquidation	Assigned to companies placed in liquidation by a court of law or by a forced liquidation.
	S	Suspended	Assigned to rated companies when sudden and significant events affect their balance sheet strength or operating performance and rating implications cannot be evaluated due to a lack of timely or adequate information.

### Rating Outlooks

Assigned to an interactive Financial Strength Rating to indicate its potential direction over an intermediate term, generally defined as 12 to 36 months.

Positive	Indicates possible rating upgrade due to favorable financial/market trends relative to the current rating level.
Negative	Indicates possible rating downgrade due to unfavorable financial/market trends relative to the current rating level.
Stable	Indicates low likelihood of a rating change due to stable financial/market trends.

### Rating Modifiers

Modifier	Descriptor	Definition
u	Under Review	Indicates the rating may change in the near term, typically within six months. Generally is event driven, with positive, negative or developing implications.
pd	Public Data	Indicates rating assigned to insurer that chose not to participate in A.M. Best's interactive rating process.
s	Syndicate	Indicates rating assigned to a Lloyd's syndicate.

### Affiliation Codes

Indicates rating is based on a type of affiliation with other insurers.

g	Group	p	Pooled	r	Reinsured
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### Not Rated Categories

Assigned to companies reported on by A.M. Best, but not assigned a Best's Rating.

NR-1: Insufficient Data.	NR-2: Insufficient Size and/or Operating Experience.	NR-3: Rating Procedure Inapplicable.
NR-4: Company Request.	NR-5: Not Formally Followed.	

### Rating Disclosure

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Best's Financial Strength Rating is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In arriving at a rating decision, A.M. Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, A.M. Best does not independently verify the accuracy or reliability of the information. For additional details, see A.M. Best's *Terms of Use* at [www.ambest.com](http://www.ambest.com).

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## Arthur J. Gallagher & Company

### PRIVACY POLICY

This Privacy Policy outlines our information sharing practices to help you understand how we protect your privacy, when we collect and use information about you, and the measures we take to safeguard that information.

**Information We Collect.** We collect nonpublic personal financial information about you as required by the insurance companies with which we seek to place your insurance. This information may be collected from you or other sources as follows:

- Information we receive from you on applications or required questionnaires, such as your occupation, current employer and social security and driver's license numbers;
- Information about your transactions with us, our affiliates, or previous insurers; such as your policy coverage, claim information, premiums, payment history;
- Information we receive from a consumer reporting agency such as Equifax and Choicepoint which is obtained for the purpose of ascertaining credit histories. These reports are obtained as underwriting tools to determine bill paying habits and credit worthiness. Motor vehicle reports may also be requested from the State to disclose driving history.

**Information We Share.** We do not disclose any nonpublic personal financial information about our customers or former customers to anyone, except as permitted by law. For example, we may disclose nonpublic personal information about you to place your insurance with insurers and providers. We also may disclose nonpublic personal financial information about our transactions and experiences with you to our affiliates for purposes of marketing our products and services to you. We may do so without affirmative authorization and the law does not permit you to restrict that disclosure. Please note, information obtained from a report prepared by an insurance support organization (for example for the purpose of detecting and preventing insurance crimes and fraud) may be retained by that organization and disclosed to other persons.

**Your Access and Correction Rights (if required by law in the state of your primary residence).** Upon written request and presentation of proper identification you may be provided access to recorded personal information including the source of the information and the identity of those to whom we have disclosed personal information. You also have the right to request correction, amendment or deletion of recorded personal information about you. If we agree, we will correct our records. If we do not agree, you may submit a concise statement of dispute, which we will include in any future disclosure of personal information. A request for access or correction may be sent to us at the following address:

Gallagher Charitable International Insurance Services  
PO Box 5845  
Columbia, SC 29250

**Information Security.** We restrict access to nonpublic personal financial information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal and state regulations to guard your nonpublic personal financial information.

## Compensation Disclosure

One of the core values highlighted in The Gallagher Way states, “We are an Open Society,” and our open society extends to the compensation Gallagher receives. For more information on Gallagher’s compensation arrangements, please visit <http://www.ajg.com/compdisclosure>. In general, Gallagher may be compensated as follows:

1. Gallagher Companies are primarily compensated from the usual and customary commissions or fees received from the brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively “insurance coverages”) handled for a client’s account, which such commissions and fees may vary from company to company and insurance coverage to insurance coverage. As permitted by law, Gallagher companies occasionally receive both commissions and fees. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher Companies may participate in contingent commission arrangements with intermediaries and insurance companies that provide for additional contingent compensation if underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company and/or through the intermediary, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company.
2. Gallagher Companies may also receive investment income on fiduciary funds temporarily held by them, such as premiums or return premiums.
3. Gallagher Companies may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace. Gallagher Companies may own some of these facilities, in whole or in part. If such a facility was utilized in the placement of a client’s account, the facility may have earned and retained customary brokerage commission or fees for its work.
4. Gallagher assists its customers in procuring premium finance quotes and unless prohibited by law may earn compensation for this value added service.

If you have specific questions about the compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third parties, please send an e-mail to [Compensation\\_Complaints@ajg.com](mailto:Compensation_Complaints@ajg.com) or send a letter to:

AVC Compliance Officer  
Arthur J. Gallagher & Co.  
Two Pierce Place, 20<sup>th</sup> Floor  
Itasca, IL 60143