



Insurance Information

Insurance for Summer Missionaries—insurance coverage will vary for each summer missionary depending on his or her missions assignment. Specific details will be given to each student as needed, but here are some general guidelines:

- **For PAID Summer Missions Assignments** – consult your employer for insurance and/or workers compensation information.
- **For VOLUNTEERS within the United States:**
 - Accident insurance (not health insurance) will be provided as supplemental insurance to personal insurance coverage. If student is uninsured, this insurance will act as primary insurance. This coverage is for accidents only.
 - **DIRECT VOLUNTEERS** – these students are serving on one of our short-term mission teams and will be supervised by a Georgia Baptist Campus Minister. Their insurance coverage will extend throughout their term of service.
 - **INDIRECT VOLUNTEERS** – these students are supervised by a local ministry supervisor (not an employee of the Georgia Baptist Mission Board). Their insurance coverage applies only during travel to and from their ministry assignment. Check with your local supervisor for additional coverage options while serving on the field.
 - **Reporting Procedure:**
 - If it is an emergency, take care of the emergency first!!
 - As soon as possible, contact Clarissa Morrison and/or Joe Graham.
 - Clarissa Morrison – 229-563-4591 or cmorrison@gabaptist.org.
 - Joe Graham – 770-936-5248 or jgraham@gabaptist.org.
 - If you have any expenses that your insurance does not cover, save receipts to submit for reimbursement.
- **For VOLUNTEERS traveling outside of the United States**
 - Coverage varies some by assignment. Specific insurance coverage information will be provided to each student as needed.
 - Insurance coverage is secondary to your primary coverage – make sure to check with your provider to confirm coverage while you are traveling and while you are serving in country.
 - Reporting Procedures will be included with specific coverage information, but always contact Clarissa Morrison or Joe Graham as soon as possible.

In most cases, students should be prepared to pay for any medical expenses upfront and submit to insurance for reimbursement.



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