



Global Village and Thrivent Builds Worldwide Frequently asked questions: Trip cancellation insurance

1. What insurance do Global Village participants have?

Through their trip costs, Global Village and Thrivent Builds Worldwide participants are covered by HFHI Global Village's [travel medical insurance coverage policy](#). Participants traveling outside the United States departing on or after July 1, 2010 are covered by a [MEDEX Secure](#) policy providing emergency evacuation insurance in the case of serious political unrest.

2. Why does Global Village not carry trip cancellation insurance?

The health and safety of Habitat volunteers, staff and families is most important to Habitat for Humanity. After careful consideration, Habitat for Humanity's Global Village program determined that including trip cancellation insurance in every participant's trip cost was not an effective use of participants' funds.

3. Will there be a cost change to participants moving from MEDEX trip cancellation insurance to MEDEX Secure?

No, there is no cost to participants for the insurance change; trip participants will be charged the same amount for MEDEX Secure going forward.

4. Who should a team leader contact about MEDEX Secure needs, due to civil or political unrest, while in country? Is this a different contact than for medical needs?

Please contact MEDEX at 410-453-6330. This is the same number to reach MEDEX regarding travel medical insurance. The emergency management plan details in the Global Village team leader manual still apply; we encourage staff and team leaders to review these procedures.

5. Should I get trip cancellation insurance on my own?

Habitat for Humanity International Global Village recommends our travelers invest in trip cancellation insurance. We *strongly encourage* all Global Village and Thrivent Builds Worldwide participants to evaluate their needs and purchase trip cancellation insurance commensurate with those needs.

6. How can I get trip cancellation insurance as an individual?

There are a variety of travel insurers available. We encourage you to explore options via a Web search, travel agent, or recommendations from family and friends. Participants might look into:

- Travel Guard: 1-800-826-4919, www.TravelGuard.com
- Travel Insured International: 1-800-243-3174, <http://www.travelinsured.com>



- Travelex Insurance Services: 1-800-228-9792, <http://www.travelex-insurance.com>
- MEDEX: 1-800-732-5309, <http://www.MEDEXassist.com/Individuals/Products/TravMedAbroad.aspx#>
- AAA (for members): <http://travel.aaa.com/travel-insurance.htm>

These providers are offered as a convenience, and are not endorsed by Habitat for Humanity.

7. How much does trip cancellation insurance cost?

Trip cancellation insurance costs vary based on trip and airline ticket costs, destination and insurance provider. Please check with a trip cancellation insurance provider for rates.

8. What are the benefits of getting trip cancellation insurance?

Trip cancellation insurance may protect travelers if a trip is cancelled or changed due to unforeseen circumstances. The value of trip cancellation insurance must be determined by each individual participant. Habitat for Humanity encourages travelers to prepare for unexpected circumstances that may arise before or during travel.

9. As a team leader, can I include the cost for trip cancellation insurance in my expense report?

No, team leaders may not include trip cancellation insurance in their budgets or expense reports. We encourage team leaders to consider purchasing trip cancellation insurance on their own, just as they are responsible for their own visa and vaccination fees.

10. My trip departs before July 1, 2010. Do I have trip cancellation insurance?

Trips departing prior to July 1, 2010 will be covered under the MEDEX trip cancellation policy detailed at <http://www.habitat.org/gv/pdf/TripCancellationInsurance.pdf>. Individuals on trips departing July 1, 2010 or later will need to purchase their own trip cancellation insurance if they would like coverage.

11. I have more questions. How do I get more information?

For additional information, please contact gv@habitat.org or 229-410-7530. Team leaders and Habitat for Humanity area and national staff can contact your Volunteer Engagement specialist or Thrivent Builds Worldwide coordinator.