



Non-Profit Organizations

You know your non-profit organization's goals. We know risk. Let us reduce yours.

U.S.-based non-profit organizations operate worldwide, responding to need on a global basis. Workers and volunteers offer aid in the aftermath of natural disasters, feed the hungry, and provide medical, educational and economic assistance. As recent events in areas torn by war and terror have shown, humanitarian workers are increasingly more vulnerable to violence. Yet even in less hazardous regions, U.S.-based non-profits can leave themselves open to exposures. International liability insurance and travel assistance programs are a must for non-profit organizations whose employees and volunteers travel beyond US borders.

Scenarios like these happen every day. Is your organization prepared to handle the potential consequences? International insurance products designed to reduce the risks associated with these and other exposures can be customized to fit your organization's unique needs. Remember: when the world is your workplace, reducing the risk associated with providing humanitarian aid and services is paramount.

Situation	Solution
A doctor treating AIDS orphans in Eastern Europe causes a serious car accident while driving a rental car. The driver of the other car is permanently paralyzed. Her family sues the U.S.-based non-profit that sponsored the doctor's trip.	DIC (Difference In Conditions) coverage from ACE USA International Advantage® responds to the lawsuit, assuming the vehicle was used on behalf of the non-profit organization.
An American aid worker is arrested in Central America, accused of drug trafficking.	The Executive Assistance® Services package of emergency medical, personal, travel and security assistance services from ACE USA International Advantage®. Available around the clock, it provides access to English-speaking representatives who understand the region's cultures and customs. Prior to traveling, employees and volunteers can learn how to avoid potential risks associated with their destination.
U.S.-based missionaries travel to Africa to help implement modern agricultural techniques. Their leased farming equipment is stolen soon after their arrival.	ACE USA International Advantage® covers the loss of owned or leased equipment . Through its worldwide network of claims offices , ACE responds quickly and effectively to minimize losses and pay damages.
An American organization flies trained emergency medical workers and supplies to China hours after a major earthquake occurs. One of the workers is seriously injured during a rescue attempt and must be airlifted to Hong Kong for medical treatment. Total repatriation costs exceed \$70,000.	ACE USA International Advantage® pays repatriation costs under its Executive Assistance® Services .
An American minister and his family are living in Haiti, where he heads a faith-based school for impoverished children. He contracts Hepatitis B, but is not covered for endemic disease under his domestic worker's comp policy.	ACE USA International Advantage® pays repatriation costs under its Executive Assistance® Services .



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