



# GLOBAL BUILDERS PROGRAM HANDBOOK

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## *Welcome To Fuller Center for Housing Armenia*

This handbook contains some useful info about Armenia and Fuller Center for Housing Armenia (FCHA). You may want to review all the contents now, and then read the pages/topics that you need to know as the time gets closer to your trip.

*Dear Global Builders' team members,*

Many thanks for your interest and willingness to join Fuller Center for Housing Armenia (FCHA) in building simple, decent affordable and healthy homes in Armenia. You will be a great help in this developing country and will surely have many exciting experiences while working with homeowners and visiting different parts of Armenia. Our staff, board and volunteers are here to assist you with any questions you may have. Do not hesitate to contact anyone whenever you have questions. This handbook is meant to answer questions that you may have before landing in the country. Feel free to read it from the beginning or choose chapters you may want to read first.

*We're looking forward to meeting you here in Armenia and wishing you a great time and experience.*

In Christian partnership,

Fuller Center for Housing Armenia (FCHA) staff, board, volunteers and homeowners

### *INFORMATION ON The Fuller Center Housing (FCH) and Fuller Center for Housing Armenia (FCHA)*

#### *History*

*The Fuller Center for Housing* was founded in the spring of 2005 at Koinonia Farm in rural southwest Georgia. After 29 years of tireless service to the poor with Habitat for Humanity, Millard Fuller, the founder and president of Habitat, was motivated to expand his vision of eliminating substandard housing worldwide. The Fuller Center for Housing, faith driven and Christ centered, promotes collaborative and innovative partnerships with individuals and organizations in an unrelenting quest to provide adequate shelter for all people in need worldwide. The FCH has programs in 70 U.S. cities and in 20 countries around the world.

*The Fuller Center for Housing Armenia (FCHA)* was registered in the spring of 2008. It is a non-governmental charitable organization that supports community development in the Republic of Armenia and Artsakh by assisting in building and renovating **simple, decent and affordable homes** and advocating the right to a decent shelter as a matter of conscience and action.

*FCHA's goal* is to eliminate substandard housing in Armenia. Sub-standard housing is all too common in Armenia. Fuller Center for Housing Armenia plans to build in all regions of Armenia. *The choice of communities is based on the scale of housing need, and the willingness of the community to start a partnership.* The Fuller Center for Housing Armenia focuses on completing unfinished houses, replacing and renovating roofs, and installing sanitation and heating systems for low-income families in both urban and rural areas. Fuller Center for Housing Armenia provides long-term, interest-free loans to low-income families. Their monthly repayments flow into the Revolving Fund and are used to help more families, thereby providing the financial foundation for a sustainable community development effort.

From April through October each year, the Armenia program hosts teams of local and international volunteers who help build and renovate houses.

### *Fuller Center Armenia Contact Numbers*

FCHA Office	(+374) 10 24 23 48
Rouzanne Sakanyan (Resource Development Manager)	Mob: (+374) 77 07 37 39
Liana Chalabyan (Program coordinator)	Mob: (+374) 94 03 41 88

### *Donors and Volunteers*

To accomplish its mission, Fuller Center for Housing Armenia (FCHA) is garnering volunteer and financial support from individuals, organizations, corporate partners and churches. International and local volunteers come together to work shoulder to shoulder with the families and help decrease the construction costs.

### *Housing need in Armenia*

**Need:** According to “Social Reforms in Armenia” approximately 64,000 families have housing need in Armenia, of which about 26,000 are without permanent shelter. They live in temporary structures, in most cases metal shipping containers, so-called domiks. Others live in former hotels, schools and kindergartens which were converted to temporary housing. Alongside those without permanent shelter are the tens of thousands of families requiring better housing conditions.



The real estate market in Armenia has experienced dramatic growth in volume, and prices have consistently increased over the last five years. The majority of residential construction targets wealthy customers, and is not accessible even to the middle class. The construction boom has driven a rapid boost in the Price Index for Construction with continuing trends making it extremely hard for low-

income groups to build or renovate their homes. Homelessness and housing poverty have grave material and psychological consequences for the families and society, which are in complex cause and consequence relations and create a closed cycle of poverty.

### *Types of need addressed by Fuller Center for Housing Armenia (FCHA)*

***Unfinished houses:*** Many families had begun to build their own homes after the collapse of Soviet Union. With the ensuing economic crisis, homes were left unfinished - thousands of these foundations and semi-structures can be seen littering the countryside. Many families live either in the dark and damp basements of such houses unable to complete them. Fuller Center Armenia recognizes this as an opportunity to leverage resources already invested in housing solutions. Therefore, the program can help two or three families rather than one, since completing a half-built house is more economical than beginning construction anew.

***Broken and leaking asbestos roofs:*** Because of heavy rains and lack of maintenance, the roofs of many Armenian houses are severely deteriorated - slates are often broken, and rainwater leaks in. Besides, most roofs are made of asbestos, which is a hazard for the health of the residents. Fuller Center replaces broken asbestos roofs with corrugated tin roofs on timber frameworks.



***Deteriorated housing stock:*** The economic difficulties of the past decade have left their mark on the existing housing stock. More than a decade of insufficient investment in maintenance and repair as well as in housing infrastructure has resulted in a deteriorating housing stock and inadequate provision with housing utility services. Recognizing this problem and aiming at the preservation of existing housing stock, Fuller Center Armenia also provides opportunities to the families to renovate their houses.



***No sanitation systems:*** In rural areas, where Fuller Center for Housing Armenia works predominantly, only 14.2% of houses are equipped with basic amenities (kitchen, toilet with draining system, bathroom). Fuller Center Armenia helps families to install a sanitation system in their homes promoting the maintenance of hygiene and healthy living conditions.

***No heating system:*** More than a decade of insufficient investment in maintenance and repair as well as in housing infrastructure has resulted in a deteriorating housing stock and inadequate provision with housing utility services. Recognizing this problem and aiming at the preservation of existing housing stock, Fuller Center Armenia also provides opportunities to the families to renovate their house and to install heating systems.

***Overcrowding:*** Several related families and multiple generations of one family often crowd into small houses and apartments. The living space per person is far below the minimum set by the Armenian

government. Not only does this situation threaten people's physical health, but it contributes to a variety of psychological and family problems, including increased divorce rates.

*Other:* In places where prices are still moderate and affordable, Fuller Center Armenia assists families living in domiks or in overcrowded conditions to purchase a house or an apartment.

### Construction techniques

Armenia has a wealth of natural-colored stones which makes it possible to build solid, healthy, and aesthetically beautiful homes. The most useful stone, tuff /toof/ is a porous volcanic material. We cut the tuff into 19x28x40cm blocks, and then build double walls in order to keep the homes cool in the summer and warm in the winter. Thanks to the effectiveness of this stone and this method, we do not require any additional insulation. Armenia is located in a seismic zone, so we also build our homes using several kinds of supporting techniques.



### Construction work

*Global Builders' construction work involves primarily:* concrete work, mixing sand and cement, pouring water, making the mixture and carrying with buckets, hauling tuff blocks, plastering and painting walls, sanding the window and door cavities and walls, fixing roofs.

*Tasks for 13–16-year-old-volunteers:* passing empty buckets, shoveling and cleaning up the equipment and work area.

### Partner Families

We are now in the process of selecting future FCHA families with whom your Global Builders' team will be working. Details about these families will be provided later.

### Daily and Trip Schedules

Your team's specific schedule will be provided in detail later; this is just a typical schedule for work days:

**7:30 am - 9.00 am** - breakfast

**9:30 am** - pick up for travel to the construction site

**10:15 am** - start to work (depends on how far the site is)

**1:00-2:00 pm** – lunch

**3:30 pm** – coffee break

**4:00-pm** leave the work site

**6:00- 7:00 pm** – dinner in restaurant

*Please note this schedule is not final and it may be changed slightly depending on worksite distance and team's preference.*

*It is suggested that every 2-3 work days be followed with a sightseeing day.*

## Visa

**Effective January 1, 2015, U.S. citizens will be able to travel to Armenia visa-free. (<http://armenia.usembassy.gov/visas.html>)**

Passports are required for all travelers to Armenia and must be valid for an additional six months after the planned departure date from the visited country. Please bring 2-3 copies of the picture page of your passport. To enter Armenia, you also need a visa.

From most countries, you can buy your visa when you arrive at the airport in Armenia, but please check your country status with the host coordinator.

You can also obtain an e-Visa online. The service is available through web sites at [www.mfa.am](http://www.mfa.am) as well as through the websites of Armenian embassies around the world. Go to the link, follow instructions and pay the fee. If you receive e-visa, make sure to print and keep it with your passport till your departure from Armenia.

Please discuss the visa options (at the airport or e-visa) with your team leader before you make your decision about which way to obtain it.

### *FAQ about E-visa*

To check updated information on e-visa, please visit [evisa.mfa.am](http://evisa.mfa.am)

### *If your application is:*

#### *In process*

You should check back later. Although most applications are processed within two business days, some applications may take little longer to process.

#### *Approved*

You should see a graphic representation of a visa, complete with your visa number and other particulars. You may want to print the page and keep it for your records. Upon arrival in Yerevan Zvartnots International Airport simply inform the border guards that you have been issued an e-Visa. Border guards will electronically verify validity of your e-Visa. If data submitted in your application does not exactly correspond with your factual information, you will be considered to have arrived without a visa and will be processed accordingly.

### *Foreigners' registration at their Embassies*

All foreigners residing in or visiting Armenia are strongly encouraged to register with their Consular Section. Registration helps the Embassy provide important services to their citizens abroad. This includes: issuing a replacement passport, locating individuals in cases of family emergency, relaying important travel and safety information about the region, and other administrative services relating to personal documentation. For contacts, please see below.

### *Foreign Embassy contacts in Armenia*

#### *Embassy of the United States of America*

1 American Avenue  
Yerevan 375082, Republic of Armenia  
Telephone: (+37410) 464-700  
Fax:(+37410) 464-742  
E-mail: usinfo@usa.am  
Consular E-mail: consular@usa.am

You may register at the Consular Section between 14:00 and 17:00 Monday thru Friday. Please bring your U.S. passport. You may also register by letter, telephone, fax, or online at <http://www.usa.am/consular/register.html>. If you are registering by letter or fax, please include a photocopy of your passport data page.

#### *Embassy of Great Britain*

Address: 34 Baghramyan Avenue, Yerevan 375019, Republic of Armenia  
Telephone: (+374) 10 26-43-01  
Fax: (+374) 10 26-43-18  
<http://www.britishembassy.am>

#### *Embassy of France*

Address: 8 Grigor Lousavorich Str., Yerevan  
Phone: (+374) 10 56-11-03, 56-46-67, 10 58-35-11  
Fax: (+374) 10 56-98-35  
E-mail: admin@ambafran.am

#### *Embassy of Germany*

Address: 29 Charents St, Yerevan, Republic of Armenia  
Telephone: (+374) 10 58-65-91, 10 52-45-81

### *Transportation*



Transportation will be available to/from the work site and for sightseeing. The FCHA has its own bus and vans for volunteers—there are about 17 & 24 seats. **Restaurants for dinner will be within walking distance from your hotel so no transportation is needed in the evenings.** Taxis are available at reasonable prices; if needed, then reasonable taxis are available (see below).

### *Airport*

FCHA staff will pick up/drop off your team as a group from/to the airport and drive to your hotel. FCHA requests all team members to arrive and depart to Armenia together. However, in some cases some team members may need to arrive or depart separately from the rest of the team. FCHA will





be happy to assist separate pick-ups, drop-offs and hotel reservations.

International airport of Yerevan, Zvartnots, is located about 8 miles southwest of the city center, approximately 20 minutes by car. We will leave for the airport 2 hours prior to your scheduled departure. Please check with your travel agency about luggage allowances prior to your departure.

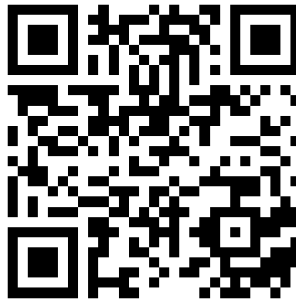
### *Taxi*

Taxis are available at almost every intersection and are a convenient way to get around town. Although the taxis don't usually have meters you can estimate how many kilometers you've gone. The standard rate is 100 AMD per kilometer, the minimum cost is 600 AMD (no matter how short your trip distance is) and maximum rides are up to 2,000 AMD within Yerevan. There are also taxi services with application (like Uber) the popular ones are Yandex Taxi, GG Taxi and U Taxi.

*Here are QR codes to download the Taxi applications.*



Yandex GO



GG Taxi



UTaxi

### *Public transportation*

Yerevan's public transport system has recently undergone major upgrades to provide a more comfortable, efficient experience for both residents and visitors. The network includes buses, trolleybuses, and the Yerevan Metro, all now integrated under a unified ticketing system. All vehicles display their route numbers on the front windshield and side, along with a list of stops.



A major upgrade is the introduction of electronic ticketing with multiple payment options:

- Mobile applications – Purchase and store tickets via official transport app (Telcell Wallet).
- Bank cards – Tap-and-go functionality at metro gates and buses.
- QR-code paper tickets – Buy single-use tickets at kiosks, cashier desks, or Telcell terminals.

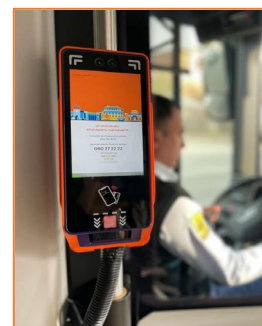
On buses, the validator is usually located at the front, next to the driver's seat. Passengers pay when getting on the bus.

A single-use ticket costs **150 drams** (about 40 cents) per person.

There are eight ticket types, four of which are particularly useful for visitors:

- **90-minute ticket** – Allows up to three trips within 180 minutes for 300 AMD.
- **Daily pass** – Unlimited trips in a single day for 900 AMD.
- **Weekly pass** – Unlimited trips over seven days for 5,000 AMD.
- **Monthly pass** – Unlimited trips for 9,000 AMD over 30 days.

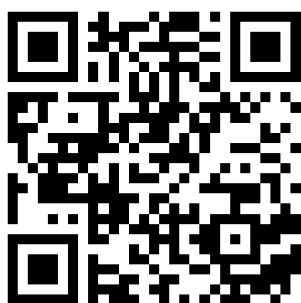
To help passengers navigate the updated system, the Yandex Go app shows bus stops and real-time bus movement. This feature allows travelers to plan their journeys more effectively by tracking bus locations in real time.



### *Metro (Subway)*

Using the Yerevan metro is a very easy way to get around the city, and ticket costs only 150 drams (approximately 40 cents). You buy tokens at the booth near the entrance of the metro. There is only one line, which runs through the city northwest to southeast from approximately 7:30 am – 11:00 pm. The metro has ten stops.

Scan QR codes to easily download the useful apps.



**Telcell Wallet**



**Yandex Go**

### *Security in Yerevan*

Volunteers will be housed in a reasonable hotel. While we do our best to provide a safe environment for your personal belongings, we can't guarantee safe keeping. ***We strongly recommend that you do NOT bring items with any significant monetary and/or sentimental value.***

Yerevan is much safer than comparable cities in Western countries. The residents are friendly and the streets are not considered dangerous. However, volunteers should take all the usual precautions: travel in pairs, do not go to restaurants and bars alone, especially after dark, and be careful when displaying money or other expensive items.

### *On site*

We will be building with a family, if there are more families and different work sites, thus we will let you know each day whether or not to take your tools with you or leave them at site. Volunteers

bringing personal tools may want to mark their tools with their name or other information for easy identification. We do not recommend taking valuable items to work site.

### *Accommodation*

You will be housed in a reasonable hotel near the city center. We will do our very best to accommodate you as comfortably as possible, but please be aware of the difficulties and inconveniences you may have to put up with. The electrical power supply in Armenia is AC 220 Volts, 50Hz via sockets for 2-pin plugs.



### *Meals*

Fruits and vegetables are very delicious and organic in Armenia! However, we would like to warn you against eating too much raw food to prevent any “intestinal discomfort” while in Armenia.

### *Armenian traditional foods*

In Armenia you can taste many traditional Armenian foods. From ancient times Armenian cuisine is famous for its fish dishes. Lake Sevan is rich variety of fishes – trout, sig, koghak.

***Lavash (on the right)*** is baked in “toneer” which is a round-shaped clay oven dug into the ground. Lavash has an oval shape. Armenians use lavash to wrap herbs, cheese, khorovats (BBQ), etc. You can buy lavash from any shops or markets.



Lamb, veal or pork are used for cooking khorovats (BBQ). The meat is specially chosen, marinated and then cooked on metal skewers.

Armenia is famous for its fruits--pomegranates, apricots, grapes, peaches, pears and figs. You can find them all around in every market. Armenians are master wine and brandy makers. Today you may try not only a wide range of Armenian grape wines but also very tasty pomegranate wines. Armenian brandy is world renowned.



One of the Armenian traditional pastries is ***gata (on the left)***. Long ago Armenians made it especially for Christmas. In villages gata is usually made in an oven in the ground, called a toneer, and a coin is put in the dough for luck.

The most famous dish in Armenia is ***dolma (on the right)***. Dolma is prepared from ground meat, rice and spices which is wrapped either in grape leaves or cabbage. Summer dolma is the same filling stuffed in eggplant, pepper or tomatoes. Grape leaf dolma is served with madzoon (yogurt) and garlic. Yogurt is indispensable from Armenian table. It is also used for making spas (traditional soup).



## *Food*

### *Breakfast*

Breakfast is included in the room rate. There will be a coffee break during work days at the site.

### *Lunch*

On working days you will have lunch at site: fruit, cheese, bread, there will be both vegetarian and non-vegetarian meals. On some days you may have lunch with homeowners who will bring their own food. If you want, you may share your food with them.

On non-working days we will arrange lunch at a restaurant or other location depending on the sightseeing plans.

### *Dinner*

For dinner we will advise different restaurants in the city. Arrangements will be made beforehand. FCHA staff will make these arrangements with the team leaders. **FCHA does not provide transportation for dinners in Yerevan.** Most of the recommended restaurants are within walking distance from the hotel. Otherwise, taxis are a reasonable solution.

### *Drinking Water*

Please take the necessary precautions when adjusting to the local water. We strongly recommend drinking **ONLY** bottled water in Armenia, which we will provide. While the water in Armenia is clean and safe, we advise against drinking it because water in different countries contains bacteria and microorganisms that your body may not be accustomed to. Exposure to unfamiliar microorganisms can sometimes cause digestive issues, such as diarrhea, nausea, or other illness.

That said, there is no need to worry about fruits and vegetables being washed with tap water, as it is completely safe.

### *Laundry*

You can arrange to have laundry done at the hotel or by a laundress. There is also a laundry service across from Hotel Shirak:

**SELENA Service**

**Address:** 4 Zakyan St, Yerevan 0015

**Phone:** (012) 310310

It's open till 7 pm.

### *Conveniences*

Usually, we make sure that to the indoors toilets are already built before the volunteer team arrive but sometimes it's is not the case. While the homes we will be building will eventually be equipped with indoor plumbing, our work site may not be. Outdoor toilets will be available for homeowners and team members. These certainly are no substitute for your bathroom at home. But the volunteer hotel will have flushing toilets and bathing facilities. We appreciate your understanding of this issue!

### *Recommended Restaurants in Yerevan*

RESTAURANT NAME	CUISINE	ADDRESS	Phone
Taboule	Lebanese Cuisine	Zakyan St. 8	010 544-264
Al Mayass	Lebanese Cuisine	Cascade, Tamanyan St. 1	099 04 99 49 011 555-919
Derian (Kebab)	Lebanese-Syrian-Arm.	Teryan St. 89/2	096- 453-579
Lebanon Tavern	Lebanese Cuisine	3 Tamanyan	010-561-894
Lagonid	Lebanese, Middle Eastern	Nalbandyan 37	010 580 804
Anteb	Western Armenian	Yeznik Koghbats st. 30	010 530-988
AbuHagop Restaurant	Western Armenian	Yervand Kochar 6	095 286585
Yerevan Tavern	Armenian Cuisine	Amiryan and Teryan St.	010 545 545 099 545 545
Old Erivan	Armenian Cuisine	Northern Ave. 2	010-588-855
Dolmama	Armenian Cuisine	Pushkin St. 10	010 56-89-31 010 56-13-54
Our Village	Armenian Cuisine	Sayat Nova Ave. 5	010 548-700
Tsirani Home	Armenian Cuisine	Northern Ave. 5	011 580-950
Caucasus Tavern	Armenian, Georgian	Hanrapetutyan St. 82	010 56-11-77 099 56-11-77
Mimino	Armenian-Georgian Cuisine	Alek Manukyan St. 7	010 57 88 85
Genatsvale	Georgian Cuisine	Kievyan St. 7 Komitas Ave. 35/2 Paronyan 1 Isahakyan 12	010 277 999
Mer Taghe	Armenian Lahmajoon	Tumanyan St. 21/1	010 58-01-06
Charentsi 28	Mix	28 Charents Street	010-57-29-45
Artbridge bookstore Café	Mix	Abovyan St. 20	010-521-239
Green Bean	Cafeteria Bar	Amiryan 10 , Cascade	010-52-92-79
Café Central	European Cuisine	Abovyan st. 30	010-58-39-90
The Club		Tumanyan St. 40	010 53-13-61

Aragast (Paplavok) Jazz Cafe		Isahakyan St. 41	010 542 254
Zatar Pizza	Pizza and fast food	Hanrapetutyán St. 24	010 525 106
Darget Craft Brewery	Brewery	Aram St. 72	096 870 870
Diamond Pizza	Pizza and traditional food	Abovyan St. 1	010-543434/32
Black Angus	American Cuisine	Abovyan 2/5	060 508-070
Square One	Sandwich place	Abovyan St. 1	094-53-04-14
Marco Polo	Lounge bar, café, restaurant	Abovyan St. 1/3	010-545-352
Pizza di Roma	Pizza and salad place	Khorenatsi St. 31/2	010-58-71-75
Peppino Pizza	Pizza place	Mashtots St. 23	010-538-567 010-531-189
Pizza Toria	Pizza place	Tumanyan 28/20	010 480 048

### *Recommended Restaurants in Vanadzor*

Restaurant	Type	Address	Telephone
Tashir Pizza	Pizza and other burgers and salads	44-6 Tigran Mets Ave.	(0322)44411, (0322)44401
Izagri cafe	Mixed style/excellent salad bar and pizzas, good khachapuri (cheese in toast)	Artsakh sq.	(055)042218
Melnitsa	Armenian and mixed	31 Moskovyan st.	(0322) 45622
Elkani restaurant	Armenian	2-1 Zoravar Andranik	(0322)51919, (0322)21919
Oazis cafe	Mixed style/excellent salad bar	42 Tigran Mets St.	(0322)40646
KFC	Fast food place	73 Tigran Mets	(060) 500505
Vernatun restaurant	Armenian cuisine	12 Tumanyan st.	(093) 397971
Palma restaurant	Armenian cuisine	22 Grigor Lusavorich	099 32587
Lorva Orran	Armenian cuisine	On Pambak way	(094) 409393
Jazz cafe	Mixed cuisine	34 b.Tigran Mets St.	098 117282
Argishti hotel Restaurant	Armenian and mixed, you may also order something you would like	Batumi 1	42556, 42557

## Safety Information

### Local Emergency Contact Numbers

Emergency	911
Fire	101
Police	102
Ambulance	103
Information	109
"Spyur" Yellow Pages, <a href="http://www.spyur.am">www.spyur.am</a>	51-99-99

### *No job is so important that it can't be done safely!*

FCHA requires that you protect your eyes with safety glasses when using power tools. FCHA also advises that safety glasses be used when nailing.

Use ear and eye protection when using power saws for prolonged periods of time.

Wear clothing appropriate for the task. Don't wear loose-fitting clothes around power saws. Wear work boots that protect from falling objects, have a non-slip sole, and that resist nail penetration.

Hard hats are required when working in an area where items could fall or be dropped from above. Guards on saws must be in place and operating. Tools must be in a safe condition.

Speak up if something looks unsafe. An observer can spot danger quicker than a worker. Don't lift beyond your strength. Bend your knees and lift with your legs.

Know where the drinking water and first aid kit are located. Tell your Team Leader immediately in the event of an injury.

Select the correct tool for your work. Carry only those you need.

Think and concentrate on your task.

If you are uncertain about how to do a task, or how to operate a power tool, ask your Team Leader. Remove nails from discarded lumber.

Don't leave loose objects on the roof or on ladders or scaffolding. Keep your tools in your tool belt when they are not in use. When working on a roof, secure all building materials (felt, shingles, plywood, nails, etc.) to prevent items from sliding off. Sweep sawdust and debris off the roof frequently. Let workers below know when you are sweeping or throwing materials off the roof.

**Power Saws.** Avoid "binding" the blade of any saw. When a blade binds it kicks the saw back toward the operator. Use two hands to hold a circular saw. Firmly secure / hold the material being cut. Ask someone for help when cutting large pieces of material. Make sure you have solid footing. Don't overreach. Keep electric cords out of the way of the saw.

***Ladders.*** Use a ladder that will reach the work. An extension ladder should extend three feet (3') above the step-off point. Move the ladder with your work. Avoid overreaching. The base of an extension ladder should be 1' out from wall for every 4' of height. Place step ladders on solid, level footing. Don't work at a height beyond which you are comfortable.

***Scaffolding.*** Scaffolding should be placed only on solid, level footing. Dig down if necessary. Don't stack loose material (scrap lumber, bricks, concrete blocks, etc.) under scaffolding legs to level. Use leg leveling devices provided with the scaffolding. Make sure that walk boards are fastened securely and are adequate for the number of workers on the scaffolding. Don't work at a height beyond which you are comfortable.

***Utility Knives.*** Keep hands out of the path of the blade. Always retract the blade when not in use.

***Trash /Rubbish & Debris.*** Keep the work area clean. Re-stack unused building materials or serviceable scraps. Put all trash and debris in a trash container or a designated trash area. Sweep out the house regularly.

## **Health Care**

Your health is one of our major concerns. We strongly recommend that you seek professional medical advice to ensure that you are healthy enough to handle hard work in a hot and dry climate in a poor country. Please bring all medication needed while you travel. It is also important that you bring prescriptions for all your medications with you. If you have an extra pair of glasses, make sure to have them with you as well.

For your safety on the construction site, it is important that you are up-to-date with your tetanus shot or have one administered prior to your arrival in Armenia, upon the advice of your doctor.

### ***First-Aid***

There will be a first aid box on site for any worker who becomes ill or injured at the construction site. In the event of a serious illness or injury, arrangements for transportation to the local hospital will be made.



### ***Nairi Medical Center***

Paronyan 21 Yerevan, Tel: +374 10 580 099

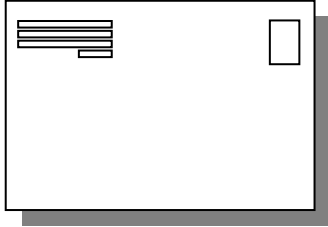
### **Churches**

The main religion in Armenian is Christian. There are church services every Sunday in all churches, language is Armenian, begins at 11am and usually lasts 2 hours. During sightseeing we will visit different churches built in 4, 6, 7, 11-13th centuries. If you are interested in attending a Sunday service let us know in advance.



*Dress: Please dress appropriately when visiting churches.* Women: shoulders covered, knees covered by skirt or trousers, (please note women at Armenian Apostolic church cover their heads during Sunday service). Men: long trousers and shirts. Sandals are ok.

### Post office



There are post offices all over Yerevan which are noticeable by their orange and blue sign with big white letters saying “POST.” To send a postcard to Europe/United States costs: 1890 dram. To send a letter to Europe/United States costs 1890 dram. You can either visit the post office on your own, or give postcards/letters along with money for postage to the volunteer coordinator who will post them for you. Sending a post card/letter to The USA and Europe generally takes 14 days but sometimes it takes a couple of months.

### Money

The local currency of Armenia is called the dram (AMD). It was introduced in November 1993, there are 1,000, 5,000, 10,000, 20,000, 50,000 and 100,000 dram bills, and the coins are in denominations of 10, 20, 50, 100, 200 and 500 drams.

As of February 2025, the exchange rate is 395 drams (AMD) to 1 USD. You can check the live rate exchange rate [www.rate.am](http://www.rate.am). If a bill is anything less than 10 drams, it will be rounded up or down.

### Currency Exchange

Currency exchange offices are available on nearly every street in Yerevan. Almost all exchange places advertise their rates on signs posted outside. Usually you will get a receipt for the exchanged amount. If you don't, just ask. Armenians tend to be very honest but count your money before leaving the window..

### ATM Machines and Credit Cards

Travelers' checks and personal checks are not widely accepted; most transactions are made in cash and/or credit cards.

There are many ATM Machines in different parts of Yerevan and other cities.

### Telephone and Internet

There is free Wi-Fi in most hotels and restaurants in Yerevan. There are phone cards available that you may use to call anywhere in the world. FCHA staff will assist you with these details.

***Please note that making international phone calls from hotel-land line is very expensive.***

## *Phone Facts*

From US to Yerevan	011-374-10+local number
From US to Yerevan cellular	011-374-91(93)-(94)-(98) –(55)-(75)-(77) (45)+ local number
From Yerevan to USA	00 – 1- area code + phone number
From Yerevan to Marzes (regions in Armenian)	0+Marz code+number
From Marzes to Yerevan	0+Yerevan code+number
From Yerevan and Marzes to Cellular	0+91+cell number 0+93+cell number 0+94+cell number 0+98+cell number 0+77+cell number 0+ 43+cell number 0+45+cell number 0+55+cell number
From Cellular to Yerevan and Marzes	0+Yerevan or Marz code+number

## *PACKING LIST*

### *Clothing*

Bring clothing which fits comfortably, preferably cotton outfits. Steel toe work boots are preferred, but other boots are okay for construction. No sandals are allowed on the construction site. We highly recommend flip-flops and bathrobe for bathing. It is acceptable for women to wear shorts at the construction site, but not too short. However, women should not wear shorts while visiting churches; admittance may not be allowed.

Generally Armenians 'dress-up' more than the average American. You will be noticed and stared at if walking around in construction clothes. If you don't mind, this is fine. But, please be aware that it may happen.

### *Electricity*

The electricity in Armenia is 220v and plugs have two or three round-prongs. Bring a voltage adapter for any important electric devices from home. Consider, however, that buying an item in Armenia (iron, radio, hair dryer) may be cheaper and longer lasting than buying adapters for each one. Plug attachments that change flat prongs to round prongs are cheap and easy to find.

### *Essential items*

Money belt

Mosquito repellent (depending on the site this may be needed, check with program coordinator)

Pain relievers

Passport (if you apply for e-visa make sure to keep the printed copy with you till your departure from Armenia)

Prescription & personal medications  
 Spending money  
 Sun block lotion  
 Toiletries  
 Wide brim hat  
 Work boots/hiking boots  
 Work clothes for site  
 Hand sanitizer

### *Other items you may wish to bring*

Bath robe  
 Towel (the hotels provide but this is in case you chose Envoy hostel or prefer to use your own)  
 Camera  
 Ear plugs for light sleepers  
 European adapter if needed  
 Journal  
 Light weight rain jacket  
 Sandals  
 Sunglasses  
 “Breathe Rite” strips or something similar for snorers (since you are going to share room with someone else.)



### *Tools to bring/work gear/accessories*

#### *Q: Where can I get boots for the trip?*

Decent and relatively inexpensive work boots can be found at Payless Shoe or Kmart. Two important factors to consider: 1) Boots will be worn for 8-10 hours on workdays, so comfort is key, and 2) New shoes should be broken in before the trip. Additionally, leaving the boots behind at the end of the trip might be worth considering, as they are invaluable on job sites in Armenia. Steel-toed work boots are not required, but they do offer toe protection in case of dropped objects. However, some nurses advice wearing boots without steel toes, as, in rare cases, they can cause more harm than good and tend to be heavier. Regular work boots (without steel toes) are often a preferred choice due to their lighter weight, but the choice is up to you.

#### *Q: Do I really need a back support?*



A: Short answer: YES! Longer answer: they're essential preventative care for your back. While it's always encouraged to be careful when lifting and to stay well within a comfort zone, many find back supports to be VERY helpful and they are used all the time at worksites.

The back support doesn't allow for lifting heavier objects, and serves as a reminder to keep a proper posture.



**Q: *What kind of gloves should I get?***

**A:** We would suggest two pairs of work gloves like the ones pictured here (or similar):

Please note that FC Armenia can always use additional gloves and since many of their volunteers have smaller hands, they would prefer gloves that are size Medium (women's large). For some reason, women's gloves are much more expensive. We have found a source for medium size gloves in quantity: PK Safety and Supply (in Alameda, CA). Their number is (800) 928-9580 (510-337-8880 locally) and their web site is: [www.pksafety.com](http://www.pksafety.com) for online orders.

**Q: *What's the deal with dust masks and why should I bring some?***

**A:** It's recommended that you bring a box of **respirator dust masks** (or fewer if you're conscientious about saving them at the end of the day— they're cheap and very useful) like this, found in the Safety section of your local hardware store:



You may often work in conditions that can get dusty like rock piles, mixing cement (cement dust can really irritate your lungs), etc.

**Q: *Knee pads – would I really have a use for knee pads and what kind should I get?***

**A:** Knee pads can come in handy when performing tasks that involved kneeling on concrete or metal bars. You can find really cheap ones made out of foam at Home Depot or Lows (~\$4).

**Q: *What about bandages for sprains, etc.?***

**A:** While there is a first aid kit with FC Armenia, it's recommended that you bring an 'Ace' type bandage for personal use just in case.



**Q: *Any other tools/supplies I ought to bring?***

**A:** Here's what I would add to FC Armenia's tool list:



1. Water bottle (make sure to label it with your name.)

2. Roll of duct tape. If you don't use at the site this can be donated to local affiliate. (Be sure to put this in your checked luggage, as I've heard of it being confiscated at security with the theory that you could tie someone up with the stuff.)

## INFORMATION ABOUT ARMENIA



Yerevan, the capital of Armenia, is one of the oldest cities in the world. The history of Yerevan dates back to the 8th century BC, with the founding of the fortress of Erebuni in 782 BC by Menua's son Argishti. With a population of 1,000,000, there are lots of museums, shops, bars and restaurants. The elevation in Yerevan is 900-1200 meters.



- Armenia is 29,800 sq km (11,500 sq miles). About the size of state of Maryland, USA.
- The population of Armenia is 3.2 million (3,200,000).
- The official language is Armenian. English and Russian are the most common foreign languages.
- Armenian history goes back to the 8<sup>th</sup> century BC.
- The Armenian alphabet was created in 405AD by Mesrop Mashtots.
- The main religion is Christianity. In 301 Armenia proclaimed Christianity as a state religion.
- Government type is republic
- Time difference: UTC+ 4 (9 hour ahead of Washington, DC during Standard Time)
- Administrative divisions: 11 provinces (marzer, singular- marz) Aragatsotn, Ararat, Armavir, Gegharkunik, Kotayk, Lori, Shirak, Syunik, Tavush, Vayots Dzor, Yerevan
- Flag description: three equal horizontal bands of red (top), blue and orange: the color red recalls the blood shed for liberty, blue the Armenian skies as well as hope and orange the land and the courage of the workers who farm it.
- If you look at a map of Armenia you may notice that it looks like a queen's head with a crown on it.
- The population of Armenians living outside the country is more than living in Armenia.
- Armenia is rich with churches from different centuries and people sometimes refer to Armenia as an open-air museum

Ա	Բ	Գ	Դ	Ե	Զ	Է	Ը	Թ	Ճ
a	b	g	d	e	z	e'	ë	t'	zh
Ի	Լ	Խ	Տ	Կ	Հ	Ձ	Ղ	Ճ	Ս
i	l	kh	ts	k	h	dz	gh	ch	m
Յ	Ն	Շ	Ո	Չ	Պ	Ջ	Ռ	Ս	Վ
y	n	sh	o	ch'	p	j	r	s	v
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t	r'	ts'	w	p'	k'	o	f		

### Sightseeing options

- **Matenadaran Research Institute of Ancient Manuscripts:** A manuscript museum where old Armenian books are kept dating back to 1700 years ago. The largest and the smallest Armenian books are also on display. Most of the books are handwritten.
- **Etchmiadzin Cathedral:** church complex built in the 4<sup>th</sup> century. Etchmiadzin cathedral (“the place where the homogeneous come together”) is the most ancient Christian temple of Armenia. It was built in 301—303 by Grigor Lusavorich (St. Gregory the Illuminator), the founder of the Armenian Gregorian church. It is where the Catholicos of all Armenians lives.
- **Garni Temple:** A Pagan temple dating back to the 1st century.
- **Geghard Monastery:** A Christian Church Complex dating back to the 13<sup>th</sup> century. One of the churches is carved in one rock.

- **Lake Sevan** – A fresh water lake 2000 meters above sea level.
- **Vernissage** – A souvenir market with lots of different handmade items, such as table cloths, napkins, carved souvenirs (wood, stone), pictures, jewelry, etc. It is open on weekends only. You can buy souvenirs starting from \$1 up to a few hundred dollars.
- **Khor Virap** - One of the most popular destinations in Armenia for a number of reasons, primarily because it is where Grigor Lusavorich (St. Gregory the Illuminator) was imprisoned for 13 years before curing King Trdat III of a disease. This caused the conversion of Armenia into the first official Christian nation in the world in the year 301. It is also notable as it sits at the foot of the majestic, snow-covered Mt. Ararat.
- **List of Museums in Yerevan**
- Most museums are closed on Mondays and the working hours may change. Some of these museums will be included in your sightseeing schedule. If there is any spare time when you would like to visit any of these museums FCHA will assist you. There may be a small fee charged for admission and/or the services of a guide.

NAME	ADDRESS	HOURS	PHONE
<b>Erebuni: Museum of the Establishment of Yerevan</b>	37 Erebuni St.	10:00 AM-4:00 PM closed Monday	45-82-07; 57-32-02
<b>State Museum of Armenian History</b>	Hanrapetutian Sq.	10:00 AM-4:00 PM closed Monday	58-27-61; 52-14-57
<b>National Gallery of Armenia</b>	Hanrapetutian Sq.	10:00 AM-4:00 PM closed Monday	58-08-12
<b>Matenadaran–Mesrop Mashtots Institute of Ancient Manuscripts</b>	111 Mashtots St.	10:00 AM-4:00 PM closed Sunday, Monday	56-25-78; 58-32-92
<b>Armenian Genocide Museum</b>	Tsitsernakaberd Park	11:00 AM-4:00 PM closed Monday	39-09-81; 39-14-12
<b>Armenian Folk-art Museum</b>	64 Abovyan St.	11:00 AM- 16:00 PM	56- 93-80
<b>Museum of Children’s Creative Art</b>	6 Sayat Nova Ave.	11:00 AM-3:00 PM closed Monday	52-78-93; 52-09-02

## HOW TO SAY IT IN ARMENIAN

<i>English</i>	<i>Armenian phonetic</i>	<i>English</i>	<i>Armenian phonetic</i>
A little	Mi kich	I don't speak Armenian	Es chem khosum Hayeren
Airport	Otanavakayan	I don't know	Es chgitem
Armenian	Hay	I'm tired	Es hognats em
Bad	Vat	I'm thirsty	Es tsarav em
Car	Avtomekena	I understand	Haskanum em
Do you speak English?	Duk angleren khosum ek?	I want	Yes uzum em
Excuse me or pardon	Neroghutyun	I am fine	Lav em
Good	Lav	Map	Kartez
Good bye	Tsetesutyun or hajogh	Museum	Tangaran
Good evening	Bari yereko	My name is	Im anunn e
Good morning	Bari luys	No	Votch/che
Good night	Bari gisher	No problem	Harts chka
Hi	Voghchuin	Right/left	Ach/dzakh
Hello/good day	Barev dzez	Taxi	Taksi
Help me, please	Khndrum em oknek indz	Thank you	Merci
Here	Aystegh	Theatre	Tatron
Hotel	Hyuranots	Very	Shat
Help my back is hurt	Ogneceq mechks cavum e	Very bad	Shat vat
How are you?	Vonts ek? Inchpes ek?	Very good	Shat lav
Fine	Lav	What is your name?	Dzer anunn inch e??
I am Armenian	Yes hay em	Where is the...???	Vortegh e....????
I don't understand	Chem haskanum	With	Het
I don't want	Yes chem uzum	Watch out	Zguysh eghir
Yes	Ayo	Without	Arants
You are welcome/please	Khntrem	Stop/ wait	Spasir/kangnir
<b><i>Time indicators</i></b>			
At night	Gishery	Today	Aysor
In the evening	Yerekoyan	Tomorrow	Vaghy
In the morning	Aravotyan	Yesterday	Yerek
<b><i>Tools</i></b>			
Hammer	Mourch	Cement	Cement
Bucket	Douil	Glue	Sosindz
Ladder	Astichan	Nail	Mekh
Spade	Bah	Pillar	Akcan
Spackling knife	Matskich	Saw	Sghoc
<b><i>Eating out</i></b>			
Armenian soup prepared from yogurt	Spas	Ground beef and rice rolled in grape leaves or cabbage	Tolma(Dolma)
Armenian style BBQ	Khorovats	I am full	Kusht em

Beaten meat ball, can be stuffed and boiled	Kyufta	It is delicious	Shat hamov e
Bread	Hats	Salad	Salat
Cheese	Panir	Seasoned ground beef formed on a “shish”	Kebab
Give me the menu, please	Tvek menyun khndrum em	The bill, please	Hashivy khndrum em
		Traditional Armenian flat bread	Lavash
<i>Drinks</i>			
Beer	Garejur	Mineral water	Jermuk,Bjni,Arzni
Brandy	Cognac	Tea	Tey
Coffee	Surch	Vodka	Oghi
Juice	Hyut	Water	Jur
Milk	Kat	Wine-red/white	Gini-karmir/spitak
<i>Numbers</i>			
Zero	Zero	Seven	Yot
One	Mek	Eight	Ut
Two	Yerku	Nine	Iny
Three	Yerek	Ten	Tas
Four	Chors	Hundred	Haryur
Five	Hing	Thousand	Hazar
Six	Vets	How many?	Kani?
<i>Shopping</i>			
Big	Mets	How much does it cost?	Inch arzhe?
Cheap	Ezhan	Market	Shuka
Closed	Pak	Money	Dram,pogh
Expensive	Tank	Open	bats
Cost	Arzheq	Small	Pokr
<i>Days of the week</i>			
Sunday	Kiraki	Wednesday	chorekshabti
Monday	Yerkushabti	Thursday	Hingshabti
Tuesday	Yerekshabti	Friday	Urbat
		Saturday	Shabat
<i>Tools</i>			
Wall	Pat	Plastic gloves	Retine dzernocner
Plaster	Tsepamacik	Goggles	Pashtpanakan aknocner
Shovel	Bah	Paint brush	Nerkelu vrdzin
Wheelbarrow	Dzernasajlak	Window pane	Patuhanapeghk
Sand paper	hghkatoght	Scaffolding	Henacu

## ***THANK YOU!***

If you have questions or comments, please contact [fcarmenia@fcharmenia.org](mailto:fcarmenia@fcharmenia.org).

FCHA web: [www.fcharmenia.org](http://www.fcharmenia.org)

Fuller Center for Housing Armenia (FCHA) Global Builders' Handbook, 2025



EMERGENCY TRAVEL ASSISTANCE

# Travel with Confidence



## 24/7 Travel Assistance Services for Berkley Accident and Health

Your health and well-being are important to your employer, especially when you're traveling on company business. To protect you during trips, your employer has provided you with Business Travel Accident insurance brought to you by Berkley Life and Health Insurance Company or StarNet Insurance Company. This protection includes access to emergency travel assistance, anytime you travel for work, in the event of a medical, security, or other travel-related issue.

Services are offered by Healix, a leading provider of emergency travel assistance. Healix offers a wide range of services and is available 24/7, ensuring you have a dependable partner by your side, wherever your journey takes you.

### Scan to add Healix to your contacts

US and Canada



Outside US and Canada



### Emergency Travel Assistance

Inside U.S. and Canada: **+1-800-344-2500**

Outside U.S. and Canada: **+1-202-659-7786**

We accept collect calls and reverse charges.

Email: [BerkleyAH@Healix.com](mailto:BerkleyAH@Healix.com)

Policyholder:

Insurance Policy No.:

Healix International operates as HX Global in the U.S.

### For security or medical assistance while traveling, call Healix 24/7

#### Contact in the event of:

- Medical emergency
- Emergency evacuation
- Travel assistance
- Lost or stolen documents

#### Providers:

This card does not guarantee coverage. Verify member eligibility by contacting Healix.

Scan to download the Travel Oracle App:




iOS



Android

**Call, email or go online:**  
<https://tow.healix.com/login>  
or download the Travel Oracle app. Register online or in the app using Healix policy number: **BER2301227**

 Cut out and keep this card in your wallet when you travel.

## When should I contact Healix?

- ✓ Pre-trip medical or security advice
- ✓ Pre-trip contact for health or security concerns
- ✓ Outpatient referral
- ✓ Lost or stolen documents, such as passport, wallet, or visa
- ✓ Vaccination requirements
- ✓ Prescription replacement and refills
- ✓ Medical emergency
- ✓ Missing person
- ✓ Detention by local authorities
- ✓ Civil unrest or violent protest
- ✓ Natural disasters or severe weather events

## How do I get in touch with Healix?

### 1 Call us 24/7

Inside U.S. and Canada: **+1-800-344-2500** (toll free)

Outside U.S. and Canada: **+1-202-659-7786**

(feel free to call us collect or reverse charges)

### 2 Email us 24/7 [BerkleyAH@Healix.com](mailto:BerkleyAH@Healix.com)

### 3 Visit our website

<https://tow.healix.com/login> Create an online account using Healix policy number: **BER2301227**

### 4 Download our app

For access to a one-click call button, real-time travel alerts, country profiles, and more, download the Travel Oracle app by Healix International. Register using Healix policy number: **BER2301227**

iOS



Android



Scan with your phone's camera to download the app

## What will I be asked when I call for assistance?

- You will be asked for your name/name of affected employee, the policyholder's name and insurance policy number, located on the front side of your travel assistance card.
- You will be prompted to determine the nature of your call and the team will triage the call to the right professional for assistance.
- You will be asked for your contact information (so we can call or email you back in case we lose contact with you).
- You may be asked for your consent to share medical information with your employer.



[www.BerkleyAH.com](http://www.BerkleyAH.com)

Travel Assistance Services are provided by HX Global, Inc. HX Global is the US Division of Healix International ("HX Global"). HX Global in conjunction with coverage underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W. R. Berkley Corporation and both rated A+ (Superior) by A.M. Best. Berkley Life and Health Insurance Company, StarNet Insurance Company and W. R. Berkley Corporation are not affiliated with HX Global and are not responsible and assume no liability for the travel assistance services provided by HX Global. The services provided by HX Global are not insured benefits. To the extent these services or any advanced payments are not covered under the insurance policy, you will be responsible for payment. Services must be arranged and approved by HX Global.

© Berkley Accident and Health 3/24

 **Berkley**

Accident and Health

| a Berkley Company

BAH SR 2024-07CS

# BUSINESS TRAVEL ACCIDENT INSURANCE BENEFIT GUIDE



Accident and Health

| a Berkley Company

THE FULLER CENTER FOR HOUSING | Policy Number: BTA L019200012406

This is a brief summary of benefits included in your Business Travel Accident Insurance Policy and must be reviewed in conjunction with your Policy and/or Description of Coverage document for full details. There are specific parameters for coverage and also exclusions and limitations which should be reviewed in order to understand the coverage provided under the policy.

ACCIDENT BENEFITS	BENEFIT AMOUNT / DETAILS
<b>Accidental Death and Dismemberment (AD&amp;D)</b>	Principal Sum: \$25,000 Time Period for Loss: 365 days
<b>Aggregate Limit of Liability</b>	\$250,000 benefit maximum per Covered Accident <i>(Applies to AD&amp;D and Permanent Total Disability benefits only)</i>
ADDITIONAL ACCIDENT BENEFITS	BENEFIT AMOUNT / DETAILS
<b>Emergency Family Travel</b>	<u>Emergency Reunion Benefit</u> <ul style="list-style-type: none"> <li>• Overall Reunion Benefit Maximum: \$10,000 per Covered Accident</li> <li>• Lodging &amp; Meal Benefit Daily Maximum Amount: Up to \$500 per day</li> <li>• Maximum Number of Days: 10 days</li> </ul>
<b>Emergency Medical Evacuation</b>	Maximum Benefit Amount: Up to 100% of Usual and Customary Charges
<b>Home Alteration and Vehicle Modification</b>	20% of the Principal Sum subject to a maximum of \$5,000
<b>Permanent and Total Disability</b>	Up to \$250,000 of the Covered Person's Principal Sum less any Accidental Death and Dismemberment Benefits or other benefits payable under the Policy for any other losses incurred as a result of the same Accident  Benefit payments will end on the first of the following dates: <ol style="list-style-type: none"> <li>1. the date the Covered Person is no longer Permanently Totally Disabled;</li> <li>2. the date the Covered Person dies;</li> <li>3. the date the Covered Person fails to submit satisfactory proof of continuing Permanent Totally Disability;</li> <li>4. the date the total amount of all benefits payable under the Policy, including Permanent and Total Disability Benefits paid for all Injuries caused by the same Covered Accident equals 100% of the Principal Sum in the Schedule of Benefits.</li> </ol>
<b>Rehabilitation Expense</b>	20% of Principal Sum subject to a maximum of \$10,000
<b>Repatriation</b>	Up to 100% of Usual and Customary Charges
<b>Security Evacuation</b>	Maximum Amount: \$100,000 per person per occurrence Aggregate Limit of Liability: \$1,000,000 per occurrence
<b>Supplemental Out of Country Medical Expense</b>	Overall Medical Expense Benefit Maximum: \$250,000 per person per Accident/Sickness Deductible (Corridor): \$250 per person per Accident/Sickness Coinsurance: 100% of Usual and Customary Charges Loss Period (first covered medical expenses must be incurred within): 90 days Maximum Benefit Period (max. period that benefits are payable): 52 weeks Maximum Period of Coverage: 364 days Mental or Nervous Disorders/Psychotherapy: \$10,000 per Accident/Sickness <u>Home Country Extension Benefit*</u> <ul style="list-style-type: none"> <li>• Benefit Maximum Amount: \$10,000 for all extensions</li> <li>• Maximum Period of Coverage: 30 days</li> </ul>

(Supplemental Out of Country Medical Expense benefits may be available on an allocated or unallocated basis. If specific limits or coinsurance rates are to apply to certain covered medical expenses, these are considered allocated expenses. Allocated expenses will be itemized within this Schedule of Benefits. If all covered medical expenses incurred are subject to the same maximum limit and coinsurance factor, these are considered unallocated expenses. Allocated and unallocated covered medical expenses incurred are subject to

the Overall Medical Expense Benefit Maximum Amount, unless otherwise noted within an allocated expense.)

Medical Emergency Guarantee Charge Expense Benefit\*

• Benefit Maximum Amount: \$10,000 per Accident/Sickness  
 Terms of Payment: Primary

*\*Subject to the Overall Medical Expense Benefit Maximum stated above.*

TRAVEL BENEFITS	BENEFIT AMOUNT / DETAILS
<b>Baggage Delay</b>	Maximum Benefit Amount: \$700 per Trip Daily Benefit Amount: \$100 per Day Maximum Number of Days: 7 Days Checked Baggage Delivery Charge Benefit Maximum: \$0 per Trip
<b>Baggage and Personal Effects</b>	Benefit Maximum: \$1,500 per Trip Deductible: \$50 per Trip Per Item/Per Set of Items Benefit Maximum: \$1,000 Combined Limit (for all designated items): \$1,500
<b>Trip Cancellation</b>	Benefit Maximum: \$1,000 per Covered Trip
<b>Trip Interruption</b>	Benefit Maximum: \$5,000 per Covered Trip Maximum Benefit Period: 10 days

**NON-INSURANCE TRAVEL ASSISTANCE SERVICES**

**PROVIDED BY: HEALIX INTERNATIONAL (HX GLOBAL IS THE US DIVISION OF HEALIX)**

Healix is here to help you get the care and attention you need in case of an emergency while traveling. In the event of a life-threatening emergency, call the local emergency authorities first to receive immediate assistance, and then contact Healix at the Berkley AH Assistance Helpline.

Toll-free in the US and Canada: (800) 344-2500

Collect outside the US: (202) 659-7786

Email: BerkleyAH@healix.com

When you call, please be ready to provide:

- The name of your company
- Insurance Policy Number: BTA L019200012404



Scan the QR code to download the Healix Travel Oracle App on the go.

**MEDICAL ASSISTANCE SERVICES**

- Emergency Medical Payment
- Medical Search and Referral
- Replacement of Medication and Eyeglasses
- Medical Monitoring
- Visit by Family Member or Friend
- Dependent Children Assistance
- Traveling Companion Assistance
- Emergency Medical Evacuation/Medically-
- Necessary Repatriation
- Repatriation of Mortal Remains
- Trip Interruption

**SECURITY ASSISTANCE SERVICES**

- Political, Natural Disaster or Security Evacuation

**PERSONAL ASSISTANCE SERVICES**

- Pre-Trip Information
- Interpretation/Translation
- Locating Lost or Stolen Items
- Emergency Cash
- Emergency Travel Arrangements
- Legal Assistance/Bail
- Emergency Message Relay
- Vehicle Return
- Pet Return

**TRAVEL ORACLE PORTAL AND MOBILE APP**

- Member portal that provides destination travel risk intelligence, alerts and useful travel tools
- Download the mobile app to use pre-trip and during your travels

*These services are not insured benefits. All services must be arranged by and approved by Healix. To the extent these services or any advanced payments are not included in the program, you will be responsible for payment.*

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## CLAIMS PROCEDURES

Written notice of death or injury must be given to the Company within 30 days after a covered loss begins or as soon as reasonably possible. Notice can be given to the Company at:

### **CAMBRIDGE ADMINISTRATORS**

5832 South 142nd St, Suite A

Omaha, NE 68137

Toll Free: (855) 868-7554

Fax: (402) 504-6447

Email: [info@CambridgeAdministrators.com](mailto:info@CambridgeAdministrators.com)

Notice should include the Covered Person's name and address as well as the Policy Number. Always keep a copy of all documents submitted for claims.

## IMPORTANT INFORMATION

This brochure provides a brief description of the accident only coverage provided under policy form series AH52051, and AH-52200, AH-52202, AH-52204, AH-52205 and AH-52206, Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states. For complete details, please contact us at [SpecialRiskSolutions@BerkleyAH.com](mailto:SpecialRiskSolutions@BerkleyAH.com). Coverage does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from offering or providing insurance.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.

The coverage provided is Accident Only.

Travel non-insurance assistance services are not insurance and are provided by a third party vendor.