



Ministry-Life Balance

Case Study: Dan Baumann

When Dan Baumann, a missionary of 33 years, suffered horrific brain injuries from an accident in Hawaii, he wasn't expected to survive. Here he tells his incredible story and explains how having Talent Trust by his side enabled him to fully recover and get back to the work he loves.



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You don't want to have an accident and wonder about what happens next.

Dan's Story

I was in my early 20s when I was moved to share my faith and work in humanitarian aid in Afghanistan. On a two-week trip to Iran, I was detained at the border and imprisoned for espionage – potentially for the rest of my life. Miraculously, nine harrowing weeks later I was released and since then I've spoken about my experience of faith, courage and challenge at churches, Youth With A Mission (YWAM) bases and university settings in over 100 countries.

In 2016, I was on a hike with my nephew and a friend in Kauai, Hawaii. I have no memory of what happened – in fact there's a four-week gap in my memory – but I must have stumbled as I fell about 60 feet, about 20 meters, down a rocky cliff. I split my skull, damaged my cerebellum and blood gushed everywhere. As my nephew desperately held my head together, my friend ran six kilometers as fast as he could to find help.



Rallying Together in Prayer

I had to be medevaced to the main island, Oahu, for six hours of surgery where my nephew was told it was unlikely I'd make it through the night. If I survived, they thought I would be in a vegetative state. It was a very bleak time.

But there were a lot of people who believed and prayed for me, and that helped enormously. My family rallied around and Loren Cunningham, the founder of YWAM, came to visit. It was very spiritual when he told me that Satan had tried to kill me but I would live, so that I could tell more people about this God that I love – a profoundly special moment which has been very much part of the rock of my future. My memories from that time begin again from the day Loren visited.

Insurance Done Well

Behind the scenes, my sister was talking to Talent Trust about my insurance. I've been insured with Talent Trust for 19 years and, whenever I had dealt with them, they had been open, helpful and compassionate. But this was different. A serious accident like mine incurs high costs – as well as the helicopter rescue, I received treatment and rehab at nine different places and had two different surgeries. The total bill was over \$750,000, so I could have been paying it for the rest of my life. However, [conversations about my care plan with Talent Trust were faith-based, inviting discussion and prayer, which was hugely reassuring for my sister.](#)

On top of this, Aetna International was incredible, doing everything they could to help me move forward. With such dedication and assistance, I gained access to the best care available at a rehab facility in Colorado which is ranked number 1 in the country and made a remarkable recovery. The neurosurgeon told me I was the fastest healing patient he'd ever seen.

The fact that Talent Trust share the same sense of calling makes a massive difference. I love the fact that their heart is to be behind people like me and what we do. At YWAM Kona and elsewhere in YWAM, there are many of us who use Talent Trust - at least 50 of my friends use their long-term policies. We completely trust their extensive experience, global breadth and open accessibility. They're also our main go-to for our short-term work in Kona.

I'd encourage anyone to join up with them and get their help, because they're the best. While there might be cheaper insurance available, it really isn't exorbitant in terms of cost and the value Talent Trust add is over and above. They even stepped in with their Mercy Fund to assist my nephew with airfare expenses, PTSD counselling and accommodation costs.





Love Better, Help Better, Do More

You might ask how I can place my faith in God so fully, and still get insurance. It's a great question, and it's healthy to ask yourself regularly. I would encourage anyone in their faith journey to just constantly ask yourself and God 'what's the best way forward?'. **With insurance, we can love better, help better, do more.** You can do your work without any restriction, and be free to get on with what you feel called to do.

From being in a coma, blind in my left eye and told I would never have normal motor skills or memory abilities, I now only have a little pressure in my face. I've had no meds for three years and I do everything I used to – from having adventures to helping people walk with Jesus in every area of their lives. That recovery wouldn't have happened without the guidance, support and personal service from Talent Trust. I continue to be overwhelmed with thankfulness and gratitude for what they did because, without their help, I wouldn't be able to continue doing what I do today.

To find out more about Dan, book him as a speaker or to purchase his books, visit: www.danbaumann.com

Talent Trust has served the missionary community exclusively since 1991 and have insured over 60,000 missionaries in 180 countries. The challenges of missions life can limit the impact of a missionary's ministry. Talent Trust provides missionaries with resources to stay physically, mentally, and financially healthy, so they can thrive as long as needed in their calling.