

# INSURANCE POLICY

## What does the policy cover?

### *Accidental Death & Dismemberment*

- Principal Sum \$30,000
- Aggregate Limit of Liability \$250,000

### *Medical Benefits – Accident and Sickness*

- For covered expenses during any one period of individual coverage, excess of a \$100 deductible per occurrence
- Benefit Amount \$50,000
  - In hospital medical services expenses 80% of Covered
  - In hospital surgical expenses 80% of Covered
  - Out of hospital medical expenses 80% of covered
  - The policy will pay 80% of the first \$5,000 of covered medical expenses incurred. Excess of \$5,000 the policy will pay 100% up to the maximum amount stated above. Only such expenses incurred as the result of and within 26 weeks from a disablement, which are specifically listed in the policy and not excluded shall be considered as covered expenses.

### *Emergency Medical Evacuation*

- Coverage provides up to \$100,000 for transportation of an insured person from a location having inadequate medical facilities to treat the insureds condition to a facility which does

### *Repatriation of Remains*

- Up to \$100,000 will be paid for the return of remains of any insured person to the country of domicile in the event the insured person dies while this policy is in effect
- Travel assistance services included (Additional Exclusions Apply)

## How do you use the insurance?

1. Student prints insurance card from online application.
2. Ensure student receives appropriate medical attention at any appropriate facility.
3. Student pays for medical expenses out of pocket (\$100 deductible, then 80% is covered by insurance). Most foreign medical facilities will not directly bill the insurance company.
4. Student keeps all receipts
5. Student contacts Center for Global Education to submit a claim to be reimbursed.

\*Prior to departure, students should also check with their personal health coverage to determine if they are doubly covered abroad.

## Insurance Resources

1. Register & Log-into: [aig.com/us/travelguardassistance](http://aig.com/us/travelguardassistance)
  - Medical Translation
  - Search for hospitals/clinics/physicians in foreign city
  - Drug Equivalency Guide (find name of drug sold in foreign country)
  - City guides
  - Travel Assistance for LGBT Friendly establishments.