

2014
2015



GLOBAL BENEFITS GROUP

Insurance Without Borders



TravelCare for
South America Program

Exclusive Presentation To :



INSURER	GBG Insurance Limited
LAW & JURISDICTION	This insurance shall be governed by the Laws of the Bailiwick of Guernsey and subject to the exclusive Jurisdiction of the courts of the Bailiwick of Guernsey.
ENROLLMENT ADMINISTRATION	AVI
CLAIMS ADMINISTRATION	AVI and ICS (part of Global Benefits Group)
TERRITORY	Worldwide
PERIOD	1 week – 365 days unless the policy has been renewed for a subsequent 12 months at prevailing premiums
PREMIUM CURRENCY	USD
BENEFIT CURRENCY	USD
ELIGIBILITY	<ol style="list-style-type: none">1. High School Students, College Students, Language Courses Students from South America2. Insured person must be outside of their home country of residence for benefits to be in effect3. Insured person should not take out this policy if the intent is planning to live in fixed location outside (Living abroad versus traveling) their home country of residence.4. This policy has pre-existing condition clauses.5. Minimum/Maximum age 2-64

The Policy is designed to protect you from acute, unexpected, sudden and unforeseen illnesses and Accidental injuries. It does not cover care for wellness medical conditions, extended treatment or pre-existing conditions AND is not a replacement for longer term medical or maintenance needs. If you have a non-emergency situation we recommend the use of your host families local doctor or walk-in clinic. Please read your policy for an understanding of the terms and conditions"

STUDENTS From SOUTH AMERICA

Benefit Currency: USD

Territory of the insurance package	WORLDWIDE
Type of program	High School Students, College Students, Language Courses
Trip Duration	1 week to 12 months,
Maximum Benefit for All Coverage Combined	USD 1,000,000 per event
MEDICAL	
OFFICE VISIT CO-PAY	NO
EMERGENCY ROOM (USA Only)	USD 150,00 for all 'non-emergency' visits to an out-of-network emergency room. NOT APPLIED : 1. When using an in-network facility 2. in case of hospital admission related to an emergency (in or out of facility network) 3. When no in-network emergency room facility is available within 10 miles of claimant place of residence.
Medical / accidental coverage	USD1,000,000
Emergency dental coverage (infected tooth or gum)	\$500 Maximum benefit Exclusions : routine examinations, restorative works, fillings
Accidental dental coverage (orthodontics)	USD 600.00 per tooth
Psychiatric / psychological treatment	USD 275 : from a 3- to 6-month stay USD 550 : over a 6-month-stay
Chiropractic / physiotherapy treatment	USD 200 : from 2-week to 6-month stay USD 400 : over a 6-month-stay
Medical evacuation (ambulance, helicopter)	Unlimited coverage
Medical transportation back home	Unlimited coverage
Repatriation of remains	Unlimited coverage
ACCIDENT	
Accidental Death	USD 15,000
Disability / Dismemberment	USD 75,000
Disfigurement compensation	USD 17,000
TRAVEL SERVICES	
Emergency travel of a family member in case of hospitalization of the insured (air tickets + cost of lodging included)	For an hospitalization of more than 3 days : up to USD 2,000 for 1 person up to USD 4,000 for 2 people for an hospitalization of more than 7 days :
Baggage Delay	USD 100/day maximum 5 days

Baggage Loss/Theft -	USD 3,000 maximum – Excess : 50 \$ per claim.
Personal Third-party liability :	
Personal damage	USD 100,000
Material damage	USD 25,000
Legal Expenses	USD 10,000
Additional Hospital Benefit (taxi, phone calls....)	USD 600
Loss of Passport	USD 250
Travel Delay	USD 600
Missed Departure	USD 1,000
Emergency evacuation for non-medical reasons	USD 1,000
Emergency return: Curtailment Study Interrupt requirements	USD 2000 Maximum

General Terms of Cover

1. This policy is compliant with Schengen visa requirements as well as visa requirements for most countries. Entry requirements change frequently, please check with your respective country of destination about visa and entry requirements. GBG and/or its subsidiaries and business partners are not responsible for compliance with these regulations.
2. Trip Maximum Issuance:
 - 2.1. Maximum duration not to exceed 12 months and may only be extended for an additional 12 months with the approval of the insurer. Prevailing rates will apply at time of extension.
3. Contiguous policy, extensions and refund of days:
 - 3.1. While traveling:
 - 3.1.1. Single Trip Policies: May be extended to a maximum of 12 months (see 2.1) and may be purchased in blocks of three months or 90 days at a time.
 - 3.1.2. Extension request must be received within 5 days of expiry of the current period of insurance.
 - 3.2. Refunds for unused days are subject to a “no claims on file “ hold.
 - 3.2.1. Insured must provide proof of return date to home country.
 - 3.2.2. Calculation of refund is based on the number of days remaining and is ONLY eligible in the event there are no claims on file during the entire period of insurance.
 - 3.2.3. Any claims received AFTER a refund has been processed will be the responsibility of the insured person.
4. The insured person should not take out this policy if the intent is to live in fixed location outside (Living abroad versus traveling) their home country of residence. Please contact a GBG Broker representative for alternatives.
5. Maximum Age: Premium calculations will be age at inception and will cease upon the Insured Person reaching age 64
6. All claims must be submitted within 90 days from date of incident or they will be denied. Circumstances may exist in which this is not always possible. Any submissions after 90 days will be considered based on those circumstances.
7. All claims arising under this insurance shall be governed by the Laws of the Bailiwick of Guernsey, Channel Islands, whose courts alone shall have jurisdiction in any dispute arising here under.
8. If the Insured Person or any person acting on his/her behalf shall make any claim or statement knowing the same to be false or fraudulent as regards amount or otherwise, then this Insurance shall become void and all claims here under shall be forfeited without refund of premium.
9. The Insurer may at their own expense take proceedings in the name of the Insured Person to recover compensation or secure an indemnity from any third party in respect of any loss, damage or expense covered by this Insurance and any amounts, recovered or secured shall belong to the Insurer.

10. The Insured Person must exercise reasonable care to prevent accident, injury, loss or damage and at all times act as if uninsured.
11. Unless specified this insurance does not cover anything caused directly or indirectly through bankruptcy / liquidation of any tour operator, travel agent, and transportation company or accommodation supplier.
12. Benefits and premiums in this policy will be denominated in \$ and €

Policy Terms & Conditions

Benefits are applicable when the Insured Person is outside his or her country of permanent residence; coverage also is in effect when traveling from and to their home country as part of an international trip.

Only Benefits specified in your Schedule of Benefits are covered by your Policy.

1. **Emergency Medical Evacuation:** The plan covers the reasonable and customary charges for emergency evacuation when medical treatment is not available locally and deemed necessary and pre-approved by GBG Assist (the insurer), their medical advisors and the attending Physician—to a suitable location that will render immediate and appropriate care which may or may not be the home country of origin. If the Insured does not obtain pre-approval from GBG Assist, GBG reserves the right to deny coverage or apply substantial co-payments for the associated costs to a maximum of 50% the evacuation cost.
 - 1.1. **Accompaniment:** The insurance allows for the travel and accommodation expenses of one person (i.e., a relative or friend who is a resident of Insured Person's home country), whom upon medical advice is advised to join, accompany, remain with or escort the Insured Person. Transportation costs will be by commercial carriers and in economy class. [Maximum Benefit (\$) 300 per day / (\$) 6,000 total]
 - 1.2. **Continuation:** Upon pre-approval of GBG Assist, coverage includes transportation by economy travel for the Insured Person, if medically able, to the point of initial destination to continue with the trip.
 - 1.3. **Compassionate Repatriation: See Emergency Return Benefit**
 - 1.4. **Repatriation For Medical Treatment:** GBG reserves the right to review and repatriate any case in which the Insured Person is medically stable and upon advice of the Insurers and Attending Medical Doctors can be evacuated at GBG's discretion to the home country of residence and any form of treatment or surgery which in the same medical opinion can be delayed until the Insured Person returns to their home country. Refusal to accept repatriation when medically stabilized can result in the insurer denying further medical coverage and benefits.
2. **Emergency and Accidental Medical Treatment -:** The PRIMARY PURPOSE of this Travel Policy is to protect an Insured Person from acute, sudden and unforeseen Medical and Accidental Emergencies. It is not intended to care for general medical conditions or Pre-existing conditions and is subject to the limits specified in the Schedule of Benefits.
 - 2.1. This may include usual, customary and reasonable expenses incurred by the Insured Person in case of sudden, acute or emergency illness and injury. Policy covers required treatment by authorized physicians, nurses and specialists, hospitalization (semi-private rooms) including surgery, anesthesiologist, prescribed medicines, dressings and local transport to and from the place of treatment shall be compensated at 100% of the expenses. Treatment by physiotherapists and chiropractors prescribed by an authorized physician shall be compensated at 100% of the expenses, not to exceed up to a maximum specified in your Schedule of Benefits. Including emergency dental treatment for the immediate relief of pain up to a maximum specified in your Schedule of Benefits. The insurance shall not cover expenses for treatment of pre-existing, chronic or recurrent illnesses and disorders or unnecessary durable medical devices/equipment. See exclusions below.
 - 2.2. Outpatient services are covered per the policy and may be utilized via Urgent Care Centers and only via licensed medical doctors. Use of Emergency room for outpatient services may be subject to copays as outlined in the Schedule of Benefits. For Insured Persons in North America please contact GBG Assist for the location of networked preferred providers.
 - 2.3. Coverage will continue until such time as when, in the opinion of the doctor in attendance and the Insurers' medical advisers, the Insured Person is fit to travel provided that these all occur within 12 months of the date of the incident (outside Home Country).

- 2.4. Accompaniment: The insurance allows for the reasonable travel and accommodation (room only) expenses of one person (i.e. a relative or friend who is a resident of Insured Person's home country), whom upon medical advice is advised to join, accompany, remain with or escort a severely incapacitated Insured Person. Transportation costs will be by commercial carriers and in economy class. [Maximum Benefit (\$) 300 per day / 6,000 total].
- 2.5. Acute/Emergency Illness is defined as a sudden and unexpected illness occurring after you have started your trip abroad. In order for an illness to be covered it must be unexpected and non-preexisting and stable for the last 12 months prior to departure and if left untreated can cause a further deterioration in an Insured Persons condition. In the event of a sudden onset which could lead to a life threatening condition, this policy will cover for stabilization up to a maximum of (\$) 25 000.
- 2.6. Event: Any one incident in which the Insured Person requires care for acute, sudden and unforeseen Medical and Accidental Emergencies and the direct consequence of the event. Maximum coverage up to a limit included in your Schedule of Benefits. Multiple events independent of each other are covered to the event maximum with no limits on the number of events.

This policy is for Emergency Care and stabilization only. In the event of a longer term illness or diagnosis the Insured Person will not be covered for treatment or ongoing care for that illness, see paragraph 2.7

- 2.7. Repatriation For Medical Treatment: GBG reserves the right to review and repatriate any case in which the Insured Person is medically stable and upon advice of the Insurers and Attending Medical Doctors can be evacuated at GBG's discretion to the home country of residence and any form of treatment or surgery which in the same medical opinion can be delayed until the Insured Person returns to their home country. Refusal to accept repatriation when medically stabilized can result in the insurer denying further medical coverage and benefits.
- 2.8. Excess Insurance Provision: The insurance provided under both Medical and Evacuation shall be in excess of all other valid and collectable insurance or indemnity and shall apply only when such other benefits are exhausted. In the event no other insurance exist this coverage becomes primary with GBG reserving the right to review and potentially subrogate with any undeclared coverage whether known or unknown to the Insured Person.
- 2.9. Sports Limitations – Emergency Medical Treatment (School sports): Unless specified in the schedule of benefits, this policy includes all leisure sports activities while travelling for school sponsored activity (not valid with au-pair programs). Coverage of emergency treatment for accident or acute illness occurring during the period of insurance that are the result of a covered Sports. (Coverage outside of Student /School sponsored and Au-pair based programs available as a purchase rider).
- 2.9.1. Covered Activities The following sports and activities are covered provide the Insured person is a student and is enrolled full time and participates in these sports as part of; participation in sanctioned school sport activity. Covered sports are American football, tennis, soccer, lacrosse, field hockey, ice hockey, squash, ultimate frisbee, kickball, cheerleading, volleyball, track & field, water-polo, baseball, basketball, aerobics, dancing, *skiing, *snowboarding, sailing, sea kayaking/canoeing, horseback riding, surfing, roller skating, rollerblading, swimming and wrestling, White water (Levels 1 and 2 only) canoeing, rafting.
***skiing/snowboarding on groomed, marked trails, no-stunts, half-pipes, jumping, aerials, moguls, racing or any activity other than basic downhill conditions, no exception.**
- 2.9.2. Exclusions:
- 2.9.2.1. Engaging in professional, club, intercollegiate or competitive sporting event, participation in semi or professional sports of any kind
- 2.9.2.2. Use of any type of firearms (any device that discharges a projectile of any type)
- 2.9.2.3. Any activity relating to flying either as a Pilot in Command, student pilot, sport flying or the business or trade of flying except while travelling as a passenger in a fully-licensed passenger carrying aircraft.
- 2.9.2.4. Hazardous Sports: American Football; bungee jumping; base jumping; ice-hockey, trekking above 3,500 meters; mountaineering or rock-climbing with the use of ropes, rappelling, big foot skiing, mono-skiing, skating, off-trail skiing ; scuba diving in excess of 25 Meters (80 feet) and flying within 24-hours of diving activity. white water canoeing, white water rafting level 3+ and higher.,.
- 2.9.2.5. Extreme Sports: Participation in any type of motorsport, motorsport race or motorsport contest, base jumping, paragliding, parachuting and mountaineering that requires specialized climbing equipment or to altitudes above 3500M or 10,000 feet.,.

2.9.2.6. Motorcycles, Mopeds, Scooters, ATV's any two or three wheeled motorized vehicle and or sport watercraft such as wave runners, jet skis or other powered device: Subject to a policy maximum specified in the Schedule of Benefits.

3. Repatriation of Mortal Remains - covered if included in your Schedule of Benefits::

- 3.1. A benefit for either repatriation of mortal remains or local burial is included in this policy. This benefit excludes fees for return of personal effects, religious or secular memorial services, clergymen, flowers, music, announcements, guest expenses and similar person burial preferences.
- 3.2. All Repatriation benefits must be coordinated and pre-approved by GBG Assist.

4. Personal Accident /Accidental Death and Dismemberment:

- 4.1. Dependent upon the benefit levels selected under Medical Expense. The policy will pay according to the following scale provided it is a result of the Insured Person sustaining bodily injury caused by accidental, external, violent and visible means which shall solely and independently of any other cause occur within 12 calendar months from the date of the accident. Note: For children under 16 years of age the death benefit is limited to (\$) 10,000.

4.2. Loss of Description

Loss Description	Percentage of Principal Sum
Loss of Life	100%
Loss of Speech and Loss of Hearing	100%
Loss of Speech and one Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Loss of Hearing and one Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Loss of Hands (both), Loss of Feet (both), Loss of Sight or a combination of any two of Loss of Hand, Loss of Foot or Loss of Sight of One Eye	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Loss of Hand, Loss of Foot or Loss of Sight of One Eye (any one of each)	50%
Uniplegia	25%
Loss of Thumb and Index Finger of the same hand	25%

4.3. Specific Exclusions & Conditions:

- 4.3.1. Conditions arising from motorcycling as either a driver or passenger shall not be payable here under.
- 4.3.2. In the event of a claim a medical adviser or advisers appointed by the Insurers shall be allowed as often as the Insurer shall deem it necessary to examine the Insured Persons.
- 4.3.3. The insurer shall not be liable for any claim arising from medical or surgical treatment (unless rendered necessary by accidental bodily injury).
- 4.3.4. Payment of permanent disability benefit shall be made only on certification by a medical board that Insured Person is totally disabled from engaging in any gainful occupation for 12 months and at the end of that time is beyond the ability to make future improvement in order to return to work.

4.4. Beneficiary and Death notification.

- 4.4.1. If the Insured Person dies due to a covered event. The clients surviving beneficiary must provide.
- 4.4.2. Verification of eligibility and legal status of the beneficiary.
- 4.4.3. Copy of the death certificate
- 4.4.4. Proof of travel

5. **Disfigurement Coverage:** Unattractive scars are not considered a disability. They do not prevent you from working, eating, and generally participating in everyday life. However, they are a lasting result from an injury for that occurred during the period of cover.
 - 5.1. Policy will pay up to the amount stated in the schedule of benefits;
 - 5.2. Insured person will undergo a medical review appointed by the Insurer and conducted by a professional medical doctor.
 - 5.3. The decision of the insurer is final and binding and is not subject to the appeal provisions of the policy.
 - 5.4. Exclusions:
 - 5.4.1. Any natural occurring disfigurement such as acne scars.
 - 5.4.2. Any disfigurement resulting from any of the items listed in the exclusion contained within this policy.
 - 5.4.3. Any consequence of an illness.

6. **Emergency Assistance: GBG Assist—24 hours a day, 7 days per week.**
 - 6.1. Clients will have the full benefits of 24 hours/7 day assistance from GBG Assist.
 - 6.2. These services include pre-authorization, hospital admission, and referrals.

7. **Baggage Delay:**

Reimbursement in respect of the replacement of necessities in the event of baggage being temporarily lost in transit during the outward journey for longer than 12hours, up to a maximum of \$100 per day for a maximum of 5 days \$500 maximum].

 - 7.1. Proof of a missing bag report must be filed with the common carrier.
 - 7.2. Any items purchased after the return of the baggage will not be covered
 - 7.3. Any claim must be accompanied by proper receipts with date and time affixed.
 - 7.4. Benefit does not apply to the return or homeward journey.

8. **Baggage Loss/Theft:** Secondary coverage to Common Carrier settlement with reimbursement to the maximum specified in the Schedule of Benefits. No claims will be accepted until AFTER the insured person has filed and received settlement from the common carrier. The coverage is in respect of accidental loss or theft to luggage, clothing and personal effects owned by (not hired, loaned or entrusted to) the Insured Person, subject to a maximum payment of:

Maximum coverage if common carrier used weight as maximum compensation is 2 times (2x) that of the common carrier.

- A. (\$) 500 in respect of any one article, pair or set of articles.
- B. (\$) 300 overall in respect of valuables/electronics (see definition below)

Note: Claims will be evaluated on an “indemnity basis” only – NOT “new for old”. This means the market value of the article less deduction for age, wear, tear and depreciation, or the cost of repair, whichever is lesser.

Definition: Valuables shall mean photographic equipment, tablet PCs, computers, iPods, CD players and personal music and stereo equipment, CDs, computers, computer games and associated equipment, hearing aids, telescope and binoculars, antiques, jewelry, watches, fur, and articles made of or containing gold, silver or other precious metals or animal skins or hides. Any item of value to be evaluated on a case by case basis.

Conditions & Exclusions: The Insurer shall not be liable for

- 8.1. The Insured must observe ordinary proper care in the supervision of the insured property and in all cases of loss.
- 8.2. Damage to baggage of any kind and or its contents.
- 8.3. Any loss or theft, or suspected theft not reported to the Police within 24 hours of discovery and a written report obtained;
- 8.4. Any damage or loss or theft of property in transit (or in possession of the

insured), which has not been reported to the carrier and written report obtained. In the case of an airline a Property Irregularity Report will be required;

- 8.5. Loss of theft of any property left unattended in a public place;
 - 8.6. Any theft from an unattended motor vehicle unless the property is in a locked/covered luggage area, and there is evidence of forced entry which has been verified by a Police Report;
 - 8.7. Any loss from motor vehicles left unattended at any time between the hours of 10:00 p.m. and 8:00 a.m.;
 - 8.8. Loss, damage or theft of valuables and money packed in suitcases or other receptacles while travelling.
 - 8.9. Property not covered by this Insurance:
 - 8.9.1. Unset precious stones, contact or corneal lenses, spectacles or accessories;
 - 8.9.2. Stamps, documents, deeds, manuscripts or securities of any kind;
 - 8.9.3. Items of a perishable nature;
 - 8.9.4. Business goods, samples, tools of trade or motor accessories;
 - 8.9.5. Household goods and home contents.
 - 8.10. The Insurers shall not be liable for:
 - 8.10.1. Loss or damage caused by decay, wear and tear, moth, vermin, or atmospheric conditions'
 - 8.10.2. Deterioration or mechanical derangement of any kind;
 - 8.10.3. Damage to suitcases;
 - 8.10.4. Loss due to confiscation or detention by Customs or other authority;
 - 8.10.5. Damage to sports equipment whilst in use or losses of jewelry whilst swimming (other than wedding rings);
 - 8.10.6. Breakage of or damage to fragile articles and any consequence thereof.
 - 8.11. In the event of a claim in respect of a pair or set of articles the Insurers shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.
 - 8.12. Claims will not be considered unless proof of ownership and evidence of value is provided.
 - 8.13. Any amount paid for temporary loss of baggage will be deducted from the final claim settlement if baggage proves to be permanently lost.
 - 8.14. Proof of a missing bag report must be filed with the common carrier.
 - 8.15. Excess: The first (\$) 50 of each and every claim per Insured Person is excluded (other than in respect of temporary loss).
 - 8.16. Any amount paid by a common carrier in settlement toward the loss will be deducted from the final claim.
9. **Personal Third Party Liability:**
 Legal liability coverage inclusive of legal cost arising from an accident resulting in bodily injury to persons other than the Insured, his/her family and employees.
- 8.1. Subject to the Schedule of Benefits policy limit in all to indemnify each Insured Person against legal liability for bodily injury to persons other than employees or other members of his/her family.
 - 8.2. Damage to property: excluding that owned by or in the custody or control of the Insured during the Period of Insurance.
 - 8.3. Property Damage to host family: All claims for damage to a host families home or property will only be payable on an excess basis to the host families insurance. Claims will need to be filed by the homeowner.
 - 8.3.1. In the absence of insurable interest by the host family this portion of the policy will be primary to a maximum of \$25,000.
- 9.2. **Conditions & Exclusions.** The Insurers shall not be liable for claims arising directly or indirectly from:
- 9.2.1. Employers' liability, contractual liability or liability to a member of a family or a travelling companion;

- 9.2.2. Animals belonging to or in the care, custody or control of an Insured Person;
 - 9.2.3. Any willful, malicious, or unlawful act;
 - 9.2.4. Pursuit of trade, business or profession;
 - 9.2.5. Ownership or occupation of land or buildings;
 - 9.2.6. Ownership, possession or use of vehicles, aircraft, or motor-powered watercraft;
 - 9.2.7. The influence of intoxicating liquor, or the use of firearms;
 - 9.2.8. Legal costs resulting from any criminal proceedings;
 - 9.2.9. The insurance limit is for anyone/individual event even if multiple losses are incurred by multiple insured's carrying the policy;
10. **Legal Expenses:** Legal costs and expenses incurred by the Insured Person up to a specified maximum in pursuit of compensation and/or damages against a third party arising from or out of the death or personal injury of the Insured Person occurring during the Period of Insurance.
- 10.1. Exclusions: The Insurer shall not be liable for:
- 10.1.1. Costs incurred in pursuance of any claim against a Travel Agent, Tour Operator, Carrier, Accommodation provider, the Insurer or Insurers Agent or any other person insured under the same certificate.
 - 10.1.2. Legal expenses incurred prior to the granting of support by the Insurer.
 - 10.1.3. Any claims reported more than 90 days after the commencement of the incident, giving rise to such claim.
 - 10.1.4. Any claim where the law, practices, and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be unreasonably greater than the anticipated value of the compensation award.
 - 10.1.5. Costs incurred in pursuance of a claim against any person with whom the Insured Person had arranged to travel.
 - 10.1.6. Any claim wherein the Insurer's opinion there is insufficient prospect of success in obtaining a reasonable benefit.
 - 10.1.7. The Insurer shall not be liable for any claim where legal costs and expenses are based directly or indirectly on the amount of an award.
 - 10.1.8. The insurance will not extend to covering the Insured Person in the pursuit of any appeal except at the insurers sole discretion.
 - 10.1.9. Where there is a possibility of a claim being brought in more than one country the Insurers shall not be liable for the cost if an action is brought in more than one country.
 - 10.2. Conditions
 - 10.2.1. The Insurers shall have complete control over the legal proceedings and the appointment and control of a lawyer.
 - 10.2.2. The Insured Person must follow the legal representative's advice and provide any and all information and assistance as required. Failure to do so will entitle the Insurer to withdraw cover.
 - 10.2.3. The Insured must have access to any and all of the legal representatives' file of papers.
 - 10.2.4. Failure by the Insured Person to comply with all or any of these conditions will entitle the Insurer to render the legal expenses aspect of this certificate void and thereby withdraw cover.
11. **Additional Hospital Benefit –**
A cash benefit of (\$) 75 per day for each completed 24 hours as an in-patient; payable after the first 24 hours
Maximum Benefit is (\$) 600. This benefit is typically used to defray incidental expenses such as taxi fares, phone calls or other miscellaneous expense while hospitalized.
12. **Loss of Passport - covered if included in your Schedule of Benefits:**
To pay up to (\$) 250 in respect of reasonable additional travel and accommodation expenses necessarily incurred abroad in obtaining the replacement of his/her lost or stolen passport.
13. **Travel Delay (Personal Delay):**
Coverage to the Insured Person if the departure or the coach, aircraft or sea vessel in which he/she had arranged to travel on the first outward or first return leg of the journey is delayed for at least 12 hours from the time specified in the travel itinerary due to strike, industrial action, bankruptcy, or mechanical breakdown of the coach, aircraft or

sea vessel. Compensation shall be documented and provided for all necessary and reasonable expenses subject to accommodations, food and local transportation minus any compensation paid by the common carrier.

- 13.1. Conditions & Exclusions: The Insurer shall not be liable for claims:
- 13.1.1. Arising from strike or industrial action existing or publicly declared at the time of effecting this Insurance;
 - 13.1.2. Arising from technical reasons such as aircraft commitment;
 - 13.1.3. Where the Insured Person has not checked in according to the itinerary supplied and has failed to obtain written confirmation from the carrier (or their handling agents) of the period of or reason for the delay;

Definition: Strike or industrial action shall mean any form of industrial action taken by employees, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

14. **Missed Departure -**

To pay up to specified limit to each Insured Person in respect of reasonable additional accommodation (room only) and travel expenses necessarily incurred to reach the overseas destination as a consequence of; strike, riot, mechanical breakdown or inclement weather, causing interruption of scheduled public transport services (on the outward journey only); or accidental or mechanical failure involving the car in which the Insured Person is travelling (provided it has been properly serviced) causing him/her to arrive at the international point of departure from the point of origin to commence the booked journey.

15. **Emergency evacuation for non-medical reasons** including war, civil unrest, natural disasters, or other causes -:

- 15.1. Payment to offset the cost of obtaining or paying for evacuation during a period of civil unrest, insurrection, natural disasters that could not have been foreseen prior departure from home country of origin that has is posted to or declared by the United States Department of State or validated by the NOAA (National Oceanic Atmospheric Association) in the cases of weather or natural disaster. In all cases, GBG reserves the right to assess the validity of the claim and its decisions are final.
- 15.2. Coverage is NOT valid in any country that was on the verge, already in or under duress for a period of 60 days prior to departure from point of origin or country of residence. See general exclusions for definition associated with travel to global hotspots.

16. **Curtailment / Study Interruption** Limited to the maximum stated in the Schedule of Benefits regardless of the amount of trips taken during the period of insurance for each Insured Person covering return trip expenses for an unexpected occurrence. This coverage will be by the lowest cost travel option available and in economy class due to any cause listed below commencing and occurring during the period of Insurance provided such expenses are not recoverable from any other source

- 16.1. Sickness or serious injury of
 - 16.1.1. The Insured Person.
 - 16.1.2. The spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister, such person being resident in the Home Country, of the Insured Person.
- 16.2. Applicability:
 - 16.2.1. Injury or Sickness of an Insured, or Family Member traveling with the Insured Person must be so disabling as to reasonably cause a Trip to be cancelled or interrupted, or which results in medically imposed restrictions as certified by a Physician at the time of Loss preventing your continued participation in the Trip.
 - 16.2.2. If the Insured must interrupt his/her Trip due to Death, Injury or Sickness of a Family Member not traveling with the Insured, it must be because their condition is life-threatening, as certified by a Physician or because they directly require the Insured's care.
- 16.3. Other Events:
 - 16.3.1. Financial Default of an airline, cruise line, or tour operator provided the Financial Default occurs more than 14 days following an Insured Persons effective date. There is no coverage for the Financial Default of any person, organization, agency, or firm from whom the Insured Person purchased travel arrangements supplied by others.
 - 16.3.2. Insured Person or is called to active military service.
- 16.4. **Conditions and Exclusions:** The Insurer shall not be liable for claims where at the time of taking out this insurance and/or prior to booking each separate trip:
 - 16.4.1. The Insured Person is aware of any medical condition or set of circumstances, which could reasonably be expected to give rise to a claim;



- 16.4.2. Is suffering or has suffered from many previously diagnosed psychiatric disorder, anxiety or depression;
- 16.4.3. Is receiving, is on a waiting list for or has the knowledge of the need for inpatient treatment at a hospital or nursing home;
- 16.4.4. Is expected to give birth before or within eight weeks of the date of arrival home;
- 16.4.5. Is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad;
- 16.4.6. Has been given a terminal prognosis.

GENERAL EXCLUSIONS

Unless specified in the Benefits Schedule, in any written endorsement, or agreed by Company in writing, no claim can be made for compensation or payment for damage or expenses caused by or as a result of the following:

1. Pre-Existing Conditions. Medical Expenses for a Pre-existing, Chronic, or Recurrent Medical Conditions that were being treated immediately prior to or whose onset was diagnosed or predicted or could have been avoided prior to travel and any claim arising in the course of travel undertaken against medical advice or where medical advice has been disregarded and inclusive of:
 - 1.1. Any illness, resulting in hospitalization within the previous 12-months prior to the Insured Person (s) beginning travel or
 - 1.2. Has been under a doctor's care for a condition that may result in deterioration of the Insured Person or a diagnosis being changed as a result of testing for a known situation or
 - 1.3. Any changes in prescription drugs, therapies or diet that are a result of a previously known condition that can effect degrade or alter the Insured Person or
 - 1.4. A person with a terminal condition who either with or without medical approval chooses to travel and becomes ill as a direct consequence of that illness or the onset of a complication due to that illness.
 - 1.5. Pre-existing occurrences that are conducive to heart disease or cardiac conditions
2. In respect of Accidental Damage to Natural Teeth, no benefit is payable for injury caused by eating or drinking (even if it contains a foreign body), normal wear and tear, tooth brushing or any other oral hygiene procedure or any means other than extra-oral impact, any form of restorative or remedial work, the use of precious metals, orthodontic treatment of any kind or dental treatment performed in a hospital unless dental surgery is the only treatment available to alleviate pain.
3. Suicide or attempted suicide, intentional self-injury, the effect of intoxicating liquors or drugs;
4. Treatment of hernia, Osgood-Schlatter disease, osteochondritis, osteomyelitis, pathological fractures, congenital weakness whether or not caused by a Covered Accident.
5. Evacuation costs where the Insured Person is not being admitted to a Hospital for Treatment or where costs have not been approved by Company prior to travel commencing;
6. Any costs arising after expiry of the current Period of Insurance;
7. Any form of treatment or surgery which in the opinion of the Doctors(s) in attendance and GBG Assist can be delayed until your return to your home country.
8. Any treatment for HIV / AIDS related conditions or illnesses whether pre-existing or diagnosed during or immediately after a covered period under this insurance.
9. Any expenses incurred after you have returned to your home country unless specified by rider and or home country return coverage has been purchased.
10. Medical Expenses in excess of a limit stated in the Benefits Schedule.
11. The amount of the Policy Excess or Co-Payment, as stated on the Certificate of Insurance;
12. Any cost resulting in an illness, Injury or death from the misuse of drugs or being under the influence or effect of alcohol (other than a legally prescribed medication by a licensed medical professional).
13. Needless self-exposure to peril except in an attempt to save human life.
14. Intentional or fraudulent acts on the Insured Person's part or their consequences;
15. Trips specifically made for the purpose of obtaining medical treatment.
16. Cosmetic surgery or remedial surgery, removal of fat or other surplus body tissue and any consequences of such Treatment, weight loss or weight problems/eating disorders, whether or not for psychological purposes, unless required as a direct result of an accident which occurs during the Period of Insurance;
17. Treatment for alcoholism, narcotics, drug and substance abuse/dependency or any addictive condition of any kind and any injury or illness arising from the Insured Person being under the influence of alcohol, drugs or any other intoxicating substance;
18. Pregnancy, childbirth whether normal or complicated, including the transfer of a pregnant woman to hospital to give routine childbirth or air travel when the Insured Person is more than 20 weeks pregnant and was NOT a result of an accident or onset of complications relating from an accident.
19. Treatment for mental or nervous disorders, including transitional life events, homesickness, fatigue, jet-lag or work related stress; the costs of psychotherapists, psychologists, family therapists or bereavement counselors unless your Schedule of Benefits specifies otherwise.
20. Use of any type of firearm(s) (Defined as any device that discharges a projectile of any type).

21. Any expenses relating to *search and rescue* operations to find an Insured Person in mountains, at sea, in the desert, in the jungle and similar remote locations including air/sea rescue charges for evacuation to shore from a vessel or from the sea.
22. Charges or fees incurred for the completion of Medical Claim Forms;
23. Expeditions, and mountaineering and or trekking above 3500M or 11,500 feet is considered extreme sport and not covered, included and not limited to expeditions to Mt Everest, K2, Kilimanjaro, Antarctica, the Arctic, North Pole and Greenland.
24. For all claims within Cuba: the insured must pay the service provider at time of service and apply for reimbursement upon return to the US/Country of Residence. Important information for AMERICANS traveling to CUBA. Americans must have US government approval and proper documentation when traveling to Cuba or the claim will be denied.
25. Travel Limitations: Countries that are restricted are limited to North Korea, Iran, Syria and any other locations that are known to be under duress/alert or pose a higher risk prior to departing for a trip. Should a client or broker be in doubt they should contact GBG for clarification or risk evaluation.
26. Motorcycle vacations or holidays of any kind.
27. The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
28. War Insurrection and Terrorism: The Insurer shall not be liable for:
29. Nuclear, and Weapons of mass destruction: means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
30. Chemical Weapons: mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
31. Utilization of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which are capable of causing incapacitating disablement or death amongst people or animals.
32. Terrorism: Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organization(s) or governments(s).

PREMIUM REFUND PROCEDURE AND POLICY

This plan may be refunded for 100% of premium. Processing and acceptance of a refund is contingent upon written notification to the Insurer and if requested AFTER the inception date of the policy the unused portion of the policy will be refunded on a prorated basis. This is contingent that NO CLAIM (S) have been submitted to the Insurer. If there is a claim in process or has been previously paid then policy will be deemed as 100% non-refundable.

ADDITIONAL BENEFITS OF INSURANCE

Disappearance

If an Insured Person has not been found within one (1) year of the disappearance, stranding, sinking or wrecking of any conveyance in which an insured was an occupant at the time of the accident, then it will be assumed, subject to all other terms and conditions of the policy, that an insured has suffered a loss of life under the policy.

Exposure

If as the result of an accident an insured is caused to be unavoidably exposed to the elements and as a result of the exposure there is a loss, then such loss will be covered under the policy.

War Risk Coverage

The war exclusion in the policy only applies to the following countries: an Insured Person's jurisdiction of permanent residence, Afghanistan, Algeria, Chad, Chechnya, Congo DR, Egypt, Georgia, Haiti, Iran, Iraq, Ivory Coast, Liberia, North Korea, Pakistan, Palestinian ter. of Israel, Sierra Leone, Republic of South Sudan, Republic of the Sudan, Somalia, Syria.

Emergency Assistance GBG ASSIST

Tel: United States and Canada 866-914-5333 toll free
All other locations (01) 905-669-4920 collect

Fax: (01) 949-271-2330

GBG Assist requires notification as soon as possible for all situations requiring:

- Emergency medical treatment in excess of USD 500.
- Services that may result in evacuation, repatriation or curtailment
- Failure to do so in either medical or evacuation related situations may result in denial of the claim or copayments up to 50%.

Information about Medical Providers in GBG Global network might be obtained by contacting GBG Assist or visiting Preferred Provider Directory at www.gbg.com

Claims in the USA/Canada :

- **Web:**
www.gbg.com

If you look for a medical provider, please go to :

<https://www.gbg.com/ProviderSearch/ProviderSearch.aspx?Network=AETNA>

and select the following plan :

Passport healthcare@Primary PPO network

- **Mail:**
International Claims Services
26000 Towne Centre Drive, Suite 130
Foothill Ranch, CA 92610 USA
- **Customer Service Phone :**
- 1.800.477.2767
- **Fax:**
(01) 949-271-2330

Claims in other countries :

- **Web:**
www.gbg.com
- If you look for a medical provider, please go to :
- <https://www.gbg.com/ProviderSearch/ProviderSearch.aspx?Network=AETNA>
- and select your host country
- **Mail:**
International Claims Services
26000 Towne Centre Drive, Suite 130

Foothill Ranch, CA 92610 USA

- **Customer Service Phone :**

- +33.1.44.63.51.85

• **Fax:**

+33.1.42.80.41.57

Reimbursement Options

- Electronic Direct Deposit for members where the receiving bank is located in the US
- Wire Transfer for members and overseas providers where the receiving bank is located outside of the US
- Check sent to member or provider where electronic payment is not possible

Status of Claims

Members can check the claims status online by logging on to our website at www.gbg.com. Questions about a particular claim or claim reimbursement can be emailed to us via our website or to our Customer Service department at claims@gbg.com. Inquiries regarding the status of past claims must be received within 12 months of the date of service to be considered for review.

Claims Appeal

If you do not agree with the outcome of a processed claim, you may submit an appeal online at www.gbg.com. (See Online Forms/Applications.) Alternatively, you can send a completed Appeal Form (available at www.gbg.com) along with all the supporting documents to:

International Claims Services
Attention: Appeals Department
26000 Towne Centre Drive, Suite 130
Foothill Ranch, CA 92610 USA