

Study Abroad Insurance 2021-2022 Plan Benefit Brochure



Insurance and 24/7 Travel Assistance Services By:



Broker Services Provided By:



Policy Number: **GPT0553661**

Benefit Questions?


Contact global@gallagherstudent.com if you have any general questions about how to use your insurance plan and what benefits are covered. We are the broker that works directly with your school to manage the insurance program for all travelers. A member of our team will follow up with you within 24 hours.

Zurich Travel Assist 24/7 Travel Assistance Services – World Travel Protection (WTP)

Contact Zurich Travel Assist 24/7 Travel Assistance by calling **+1-416-977-8305** (from inside the US) or **+1-800-667-2523** (from outside of the US). The Global team at Gallagher works closely with the 24/7 travel assistance team at Zurich Travel Assist to monitor all cases for our client schools. When you call one of the telephone numbers above you will be greeted by the Zurich Travel Assist team and you will be connected with a customer service representative. Zurich Travel Assist is your lifeline while you are traveling. If you have general questions about your upcoming trip, a pre-existing condition or if you would like to schedule an appointment with a doctor, please be sure to call Zurich Travel Assist before you leave.



Before you travel outside your home country, you should prepare yourself by logging onto the Zurich Travel Assist website where you can sign up for health and security email alerts or review country-specific reports that will make you an informed traveler.

1. Visit www.zurichtravelassist.com for an overview of the services you have available to you.
2. Click on the “Travel Risk & Security” tab to access the Travel Intelligence Portal.
3. You will be asked to create your account by registering with your policy number.
4. Input your information and create a password (you can use a personal or school email address).
5. You will then be directed to the website portal where you can login using your username and password.
6. After you create your account, please visit the Google Play or App Store to download the **TravelKit** mobile app to your phone. Look for this icon: 
7. Open the app and use your username and password to login to the app.

While abroad, Zurich Travel Assist will help locate a qualified health care provider, receive a prescription or simply answer any general medical or security concern you may have so you get quality medical care and advice.

In an emergency, Zurich Travel Assist can ensure that you get immediate care whether it requires evacuating you to a center of medical excellence or closely monitoring your condition with local doctors. Keep in mind that Zurich Travel Assist can also take care of all the details associated with your situation such as making travel arrangements for family members so you can focus on getting better.



Teledoc Services



For a non-life-threatening sickness, injury, infection or a cold/allergy you can speak with a doctor 24/7 by calling **+1-416-977-8305** (from inside the US) or **+1-800-667-2523** (from outside of the US). This multi-lingual global teleconsultation service will provide you with a convenient way to arrange an appointment with a doctor online or over the phone on your own schedule. You will be given the option to request a video consultation, phone call or email consultation with a licensed doctor.

Remote Mental Health Counseling Services



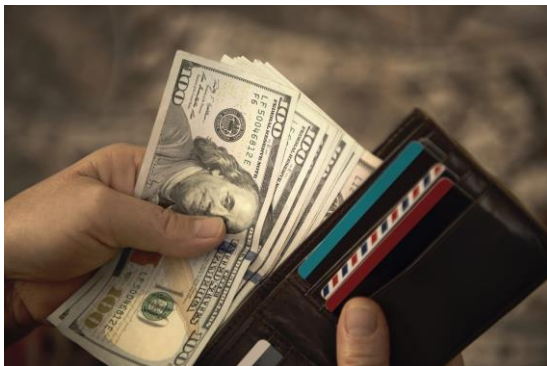
Living abroad can be both exhilarating and stressful. These are just a few of the challenges living abroad can bring:

- **Cultural Adjustments**
- **A New Environment**
- **Loneliness and Loss**
- **Social Pressures**
- **Pre-existing Conditions**

Zurich Travel Assist 24-7 Travel Assistance helps travelers be the best they can be during transition and throughout their journey abroad. Zurich Travel Assist is here to mitigate emergencies through accessible psychological care administered by US based specialists. There is a lack of mental health resources in many countries and things like language and cultural differences can hinder a successful experience.

You can access the remote mental health counseling services 24/7 by calling **+1-416-977-8305** (from inside the US) or **+1-800-667-2523** (from outside of the US).

Reimbursement Claims



In the event you paid out of pocket for a medical claim and are seeking reimbursement for that medical claim:

Please email your completed claim form as well as copies of all doctors' bills and proof of payment (receipts) to Global@gallagherstudent.com and the Gallagher Global Risk Team will assist with all reimbursement claims to ensure timely reimbursement to travelers.

The following is a brief description of the Student Travel Insurance Plan. The benefits described are subject to certain limitations and exclusions as described in the certificate of insurance. For specific definitions of terms used below as well as further details and information about this Plan, please see the certificate of insurance.

Eligibility

Class I: All full-time students on a recognized study abroad program or other student or staff travel approved by the Policyholder outside the Insured's country of Primary Residence and outside the United State. Coverage applies while participating in a study abroad program or other student or staff travel approved by the Policyholder outside the Insured's country of Primary Residence including travel directly to and from the program location and home, and side trips taken in relation to the program. Such side trips must occur directly before, after or during the program. Coverage for an Insured shall not exceed 365 days.

Benefits	Maximum Benefit Amount
Pre-Departure Trip Cancellation Benefit	Up to 100% of Trip Cost to a maximum of \$2,500
Post-Departure Trip Interruption Benefit	Up to 100% of Trip Cost to a maximum of \$2,500
Travel Delay Benefit	Travel \$1,000 (subject to \$250 per day)
Baggage and Personal Effects Benefit	\$750 maximum / \$250 per item limit (\$0 deductible per occurrence)
Baggage Delay Benefit Per Day Limit:	\$300 \$100
Emergency Evacuation and Repatriation Benefit	\$1,000,000
Transportation Expenses to the place of hospitalization for one person chosen by the Insured	\$5,000 one round-trip ticket maximum
Visiting Person's Lodging and meals	not to exceed \$500 per day for a maximum of 10 days
Return of Remains Benefit	The Maximum Covered Amount shown in the Emergency Evacuation and Repatriation Benefit
Return of Child Benefit (per Child)	The Maximum Covered Amount shown in the Medical Expense Benefit
Return of Baggage following Evacuation or Return of Remains	The Maximum Covered Amount shown in the Medical Expense Benefit
Security Evacuation Benefit	\$100,000
Accidental Death Benefit	\$25,000
Accidental Dismemberment Benefit	\$25,000
Covered Loss of Use Benefit	\$25,000

Plegia Benefit	\$25,000
Exposure and Disappearance Benefit	\$25,000
Out of Country Travel Medical Expense Benefit	Maximum Covered Amount per Insured \$250,000
Daily Hospital Room and Board	The Average Semi-Private Room Rate per Day
Emergency Dental	Maximum \$100 per Tooth to a Maximum of \$1,000
Emergency Dental (Sudden Relief of Pain)	Maximum \$500
Hospital Admission/Medical Expense Guarantee	Maximum Covered Amount per Insured \$10,000
Home Country Extension	\$25,000 (this benefit is for Excess Coverage)
Mental or Nervous Disorders	The Maximum Covered Amount shown in the Medical Expense Benefit
Newborn Nursery Care	Maximum: \$1,000
Pre-Existing Conditions	The Maximum Covered Amount shown in the Medical Expense Benefit
Important Contact Information	
Zurich Travel Assistance Contact 24/7 for: <ul style="list-style-type: none"> • Emergency Medical and Repatriation • General travel assistance questions 	24/7 Assistance: +1-416-977-8305 (Collect) U.S. Toll-Free: +1-800-667-2523 e-mail: assistance@wtp.ca Fax: +1-416-205-4622
24/7 Travel Assistance Information available on the World Travel Protection Portal and the TravelKit App (Download to your mobile device either from Google Play or from the App Store)	Website: http://www.zurichtravelassist.com Features Include: <ul style="list-style-type: none"> • Information on Services Provided • Travel Risk & Security Information including country intelligence, security advice, travel health and Identity Theft • Printable Membership Card
Important Claim Reporting Information	
Administrative Concepts, Inc. You must submit a completed claim form for any benefits to be paid.	Claim forms can be obtained by going online at www.acipa.com or calling (888) 585.9033 Refer to Plan Number GPT 0553661 EDI Payor ID# 22384

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The terms and conditions of the Plan described in this brief summary are governed by the individual Plan document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the Plan document, the Plan document shall govern.

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