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Global Assistance Program Commercial Travelers Student Health Plans

Coverage is effective for [Eligible Participants](#) when outside their home country, or over 100 miles from home within the United States.

Description of Services

I. MEDICAL ASSISTANCE SERVICES

Pre-Trip Plan On Call shall provide up-to-date information either by e-mail, fax or over the phone regarding required vaccinations, health risks, travel restrictions and weather conditions for global destinations worldwide.

Medical Monitoring On Call shall, via telephone, email and fax, monitor the Participant's conditions when hospitalized. On Call shall maintain an appropriate level of contact with the treating physician and nursing staff as well as obtain relevant medical, surgical and treatment plan reports and information. On Call will use information obtained to assess the available level of care in relation to the patient's condition and geographical location where treatment is being performed.

Emergency Medical Evacuation and Repatriation If a Participant is on Participant Travel and suffers an accident, injury or sickness resulting in a serious medical condition which in the opinion of the On Call physician requires transportation to be treated adequately, On Call will arrange and pay for air and/or surface transportation, medical care during transportation, communication and all usual and customary ancillary charges incurred in moving and transporting a Participant to the nearest hospital where appropriate medical care is available, which may be a location other than the Participants Country of Domicile or Country of Residence.

After being treated at a medical facility, On Call will arrange and pay for the transport of the Participant with a qualified medical attendant to the Country of Domicile or Country of Residence for further medical treatment or recovery should it be deemed medically necessary by the On Call physician.

Return of Remains In the event of a Participant's death, On Call shall make the arrangements and pay for casket or air tray, preparation and transportation of his/her remains to his/her place of residence or to the place of burial.

Return of Dependent Children If the Participant's Dependent(s) are present but left unattended for more than seven (7) days as a result of the Participant's hospitalization or Medical Evacuation, On Call shall make and pay for travel arrangements to return them Home, including a non-medical escort as needed.

All benefits are subject to the definitions, limitation, terms and conditions as set forth herein and as determined by On Call International medical personnel, in accordance with local and U.S. authorities.

Visit by Family / Friend If the Participant has or will be hospitalized for more than five (5) days outside the Country of Domicile or the Country of Residence, On Call shall make and pay for travel arrangements and suitable hotel accommodations for a person of the Participant's choice to join them.

Prescription Assistance If a Participant requires prescription medication or eyeglasses not available where he/she is staying, On Call International will consult with the prescribing physician and locate and arrange to send the prescription medication or eyeglasses when it is possible and legally acceptable. The Participant is responsible for the cost of providing the medication or eyeglasses.

Deposit, Advance and Payment Guarantees Deposits, advances and guarantees will be provided for, but not limited to, medical facilities, ground and air ambulances and other like providers to secure service for Participant. Any advances of funds on behalf of the Participant shall be charged to the Participant's credit card at the time of service.

Medical, Dental and Pharmacy Referrals On Call shall provide, at the Participant's request, referrals to medical and/or dental professionals and pharmacies in the given geographic area locations of western style medical facilities and English speaking doctors, dentists and other healthcare providers in an area served by On Call to the extent possible.

Dispatch of Medicine On Call shall dispatch to the Participant prescription medicine, when not locally available and legally permissible, upon the written authorization of Participant's Primary Physician. The Participant is responsible for any expenses incurred in this regard, including but not limited, to the cost of the pharmaceuticals, shipping cost, taxes or other import/export duties. These expenses will be billed to the Participant's credit card prior to shipping.

II. TRAVEL ASSISTANCE SERVICES

Pre-Trip Information On Call International will provide to Participants pre-trip information such as visa, passport and inoculation requirements; cultural information; weather conditions; embassy and consulate referrals; foreign exchange rates; and travel advisories.

24/7 Emergency Travel Arrangements At the Participant's request, On Call shall assist Participant once a trip has started with changing airline, hotel or car rental reservations.

Translator and Interpreter Referral On Call International will provide the Participant with referrals to local translators and interpreters in the case of communication problems which cannot be solved via telephone. The Participant is responsible for the selection and payment of the translator or interpreter.

Emergency Travel Funds Assistance On Call shall provide assistance to Participants by arranging for the forwarding of funds from Participant's credit cards or family Participants. Any fees associated with the transfer of funds will be the responsibility of the Participant.

Legal Consultation and Referral If a Participant is away from home and is arrested, or requires the services of an attorney, On Call shall arrange for an initial telephone consultation with an attorney without charge to Participant. If needed, a Participant will be referred to an attorney in the appropriate geographical area. Fees and costs charged by the referred attorney shall be the responsibility of Participant.

Lost/Stolen Travel Documents Assistance On Call shall provide assistance to Participants for the replacement of passports, airline documents, birth certificates and other travel-related documents.

Emergency Message Forwarding In the event a Participant is unable to reach an employer, family Participant or traveling companion, On Call shall forward a message via telephone to the intended party.

Lost Luggage Assistance On Call shall assist the Participant with the tracking of luggage lost in transit.

Limitations, Definitions, Terms & Conditions

Available when outside home country or over 100 miles from home if within the US:

Emergency Medical Evacuation, Unlimited, per Participant per Event

Medically Advisable Repatriation, Unlimited, per Participant per Event

Repatriation of Remains, Unlimited, per Participant per Event

Additional Expense, up to \$5,000 CSL:

Visit of a Family Member or Friend when hospitalized for five days (5) or more days, hotel max of \$200 for up to seven (7) days.

Return of Dependent Children when left unattended

**CSL means Combined Service Limit*

I. DEFINITIONS

Appropriate Authorities means the Foreign and commonwealth Office of the United Kingdom, The United States Department of State, the Foreign Office of Canada or similar authority of the Participant's Country of Residence.

Participant Travel means the Participant is travelling outside their Country of Domicile while insured under the Client student health insurance plan sponsored by the college or university.

Country of Domicile means the country in which the Participant resided in before taking up Participant Travel and/or the Country to which the Participant shall return to when repatriated or country in which they hold a valid passport.

Country of Residence means the country in which the Participant resides while on Participant Travel.

Dependent(s) means the natural or legally adopted children or legal wards of a Participant (and/or Participant's Partner where applicable) living at the same address who are no older than 18 years of age or 23 years of age if in full time education at the time a covered event occurs.

Evacuation means the costs incurred within 30 days of a Covered Event to evacuate the Participant to the nearest place of safety or their Country of Domicile. If the Participant is in imminent peril, cover will apply to the evacuation of the Participant by any appropriate means consistent under the circumstances with their health and safety, otherwise cover hereunder will apply to the transportation only at economy fares unless unavailable or manifestly impractical.

Expenses means the cost of accommodation, transportation and food and any other reasonable and necessary expenses.

Home means the Participants primary residence in their Country of Domicile.

Local Nationals means any person in the regular employment of or enrolled as a student of one of Client's participating school or university but who is resident in the Host Country.

Participant can mean any director, employee, including temporary and contract staff, academic staff, faculty, student, chaperone, partner, dependent or any category of persons declared by Client as eligible.

Participants' Partner means the spouse or civil partner of a Participant living at the same address as the Participant for the last 12 months and sharing financial and where applicable responsibility for their Dependents.

Serious Medical Condition means a medical condition that in the opinion of the On Call's physician requires immediate emergency medical treatment to avoid certain death or serious impairment to the Participant's health and such emergency medical treatment is not available or is not adequate in the Insured Person's Country of Residence to avoid death or serious impairment of health.

War means armed conflict between nations, invasion, act of an enemy foreign to the nationality of the Participant or the country in, or over, which the act occurs, civil war, riot, rebellion, insurrection, revolution, overthrow of the legally constituted government, explosions of war weapons, release of weapons of mass destruction that do not involve an explosive sequence, murder or assault subsequently proved in a legally constituted court to have been the act of agents foreign to the nationality of the Participant whether war be declared with that state or not.

II. MEDICAL ASSISTANCE SERVICES TERMS AND CONDITIONS

Covered Event means:

- a. The Participants medical condition warrants immediate transportation from the place where the Participant is located (due to inadequate medical facilities) to the nearest adequate medical facility where medical treatment can be obtained; or
- b. After being treated at a local medical facility, the Participant's medical condition warrants transportation with a qualified medical attendant to his/her Country of Domicile to obtain further medical treatment or to recover; or
- c. Both a. and b. above

1) Terms and Conditions.

- a. The decision for an Emergency Medical Evacuation or a Medical Repatriation must be made by On Call in consultation with the Participants local attending physician.
- b. On Call reserves the right, at its sole discretion to determine the location to which the Participant will be evacuated and the timing, means or method by which such evacuation or repatriation will be carried out. In making such arrangements, on Call may consider all relevant circumstances including, but not limited to the Participants medical condition and travel distance and whether transportation will be provided by private medically equipped aircraft, helicopter, regular schedule flight, rail, water or land vehicle. Transportation shall be carried out under such medical supervision as determined by the On Call Chief Medical Officer.
- c. On Call cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including but not limited to, flight conditions, or where rendering of service is prohibited by local laws or regulatory agencies.
- d. Participant may be required to release On Call or any health care provider from liability during emergency evacuation and/or repatriation.
- e. Without limiting the foregoing, On Call's actions and obligations under this Agreement are ministerial in nature, and all medical care is provided by medical professionals ultimately selected by a Participant and in no event is the responsibility of On Call. On Call is not liable for any malpractice performed by a local doctor, health care provider or attorney.

2) Exclusions.

On Call will not be liable for any expenses resulting from:

- a. More than one Emergency Medical Evacuation and/or Repatriation for any single medical condition of an Insured Person during the Policy Period.
- b. Any cost or expense not expressly covered in advance and in writing by On Call and/or not arranged by them. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when On Call cannot be contacted in advance and delay might reasonably be expected to result in loss of life or harm to the Participant.
- c. Any expense incurred for Participant(s) when travelling contrary to the advice of a Qualified Medical Practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.
- d. Any expense incurred for Emergency Medical Evacuation or Repatriation if the Participant is not suffering from a Serious Medical Condition, and/or in the opinion of Our Emergency Medical Assistance Provider's physician, the Participant can be adequately treated locally, or treatment can be reasonably delayed until the Participant returns to their Country of Domicile.
- e. Any expense incurred for Emergency Medical Evacuation or Repatriation where the Participant, in the opinion of the Emergency Medical Assistance Provider's physician, can travel as an ordinary passenger without a medical escort.

- f. Any expense incurred related to accident or injury occurring while the Participant is engaged in any hazardous activity, pastime or pursuit including but not limited to caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis.
- g. Any expense related to the Participant engaging in any form of aerial flight except as a passenger on a scheduled airline flight, as a passenger on a licensed charter fixed wing aircraft over an established route; or as a passenger travelling on a business related activity in a fixed wing aircraft owned or leased to the Subscriber unless the form of aerial flight has been declared to and accepted by Us in writing prior to travel..
- h. Any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
- i. Any expenses incurred as a direct or indirect result of elective surgery or cosmetic surgery.
- j. Any Losses incurred by Participant or the Client if Participant or they fail to follow the advice of On Call.
- k. Any valid claim costs that have been increased by the Client's or the Participant's failure to follow the advice of On Call.

III. GENERAL TERMS AND CONDITIONS

1) Reasonable Precautions.

Participant must take all reasonable precautions to avoid Accident, injury or illness to any person, or loss, destruction or damage to their property, and Participant must comply with all legal requirements and safety regulations and conduct themselves in a lawful manner. If in relation to any claim Participant has failed to fulfill any of these conditions, Client will lose its right to indemnity or payment for that claim.

2) Sanction Limitation and Exclusion Clause.

On Call shall not provide cover or pay or be liable for any claims or provide any benefit under this Agreement if by providing any cover, paying any claims or providing any benefit under this Agreement would expose On Call to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

3) Geographic Scope of Service.

The Services provided by On Call are offered on a worldwide basis, including Participants 100 miles or more from home for domestic students. On Call shall attempt on a best effort basis to provide the Services but On Call's ability to successfully execute an intervention may be subject to local and/or international resource availability and must remain within the scope of national and international law and regulations. An Intervention may depend on On Call's ability to attain the necessary authorizations issued by the various authorities concerned which is outside of the control of On Call. Services to Participant's, who in the sole opinion of On Call are located in areas that represent conditions in which providing the Services is impossible, reasonably impractical or unsafe, including without limitation geographical remoteness, war, civil or other hostilities or political unrest.

4) Fee-for-Service.

On Call will at its sole discretion assist Participant's on a fee-for-service basis for interventions falling under the above Exclusions, subject to prior written approval of an authorized designee of the Client. On Call reserves the right, at its sole discretion, to request additional financial guarantees or indemnification from the Client and/or Participant prior to rendering such services on a fee-for-service basis.

5) Program Exceptions.

Each Section contains specific exclusions. They must be read in conjunction with the following Exceptions which apply to all Sections unless otherwise stated.

The Program does not cover

- a. Any expense related to the Participant engaging in the commission of, or the attempt to commit, an unlawful act.
- b. Any expense incurred as a result of the Participant engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection unless declared to Us and accepted by Us in writing.
- c. Any losses incurred by Participant which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to the Client or Participant.
- d. Any losses incurred for which Participant are responsible under a Workmen's Compensation Act
- e. Any expense incurred which is a direct result of nuclear reaction or radiation.
- f. The Participant being under the influence of or being directly or indirectly affected by the effects of intoxicating liquor or drugs or any other condition thereby aggravated other than drugs taken in accordance with treatment prescribed and directed by a Qualified Medical Practitioner but not for the treatment of drug addiction.
- g. Any losses incurred by Participant which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to Participant
- h. A Participant once they have attained the age of 81.