

Middle Georgia State University

Study Abroad Insurance • GPT 4152954



The following is a brief description of the Study Abroad 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

All full-time students, faculty and staff, including spouses and dependent children, who are 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 States. 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 and outside the United States including travel directly to and from the program location and home, and side trips taken in relation to the program. Such side trips will only be covered up to fourteen days in duration and must occur directly before, after or during the program. Coverage for an Insured shall not exceed 365 days.

Travel Inconvenience Benefits

Benefits

Maximum Benefit Amount:

Pre-Departure Trip Cancellation Benefit	Up to 100% of Trip Coast to a maximum of \$5,000
Post-Departure Trip Interruption Benefit	Up to 100% of Trip Cost to a maximum of \$2,000
Travel Delay Benefit (Waiting Period of 6 Hours or More)	\$2,000 (Subject to \$250 per day)
Baggage and Personal Effects Benefit	\$500 (Per Item Limit: \$250 per item / Deductible: \$50 per occurrence)
Baggage Delay Benefit (Waiting Period of 12 Hours or More)	\$300 (Per Day Limit: \$100)
Chaperone Replacement Benefit	\$5,000

Emergency Evacuation and Repatriation Plan

Emergency Evacuation and Repatriation Plan

Benefit Amount:

Call On Call International:

Phone: 833-808-0251 (U.S. and Canada) • +1-978-651-9219 (Collect – anywhere else in the world)

Emergency Evacuation and Repatriation	Up to a maximum of \$2,000,000
Emergency Evacuation and Repatriation for Participants to Antarctica	Up to a maximum of \$250,000
Family Member's Round-Trip Economy Class Air Fare	Up to a maximum of \$5,000
Family Member's Lodging and Meals	\$500 a day for a maximum of 10 days
Return of Remains	Up to a maximum of \$2,000,000
Return of Baggage	Up to a maximum of \$2,000,000
Companion Escort Services	Up to a maximum of \$2,000,000

Security Evacuation Benefit Per Covered Person: \$100,000
Subject to a maximum Aggregate Limit of Liability of \$2,500,000.

If, as a result of an Event that takes place while you are on a Covered Trip, you require extrication from a location in which you are traveling due to an Imminent Physical Danger, We or Zurich Travel Assist will arrange for and pay on your behalf a Security Evacuation Benefit, for the Transport and Related Costs (including hotel/lodging, meals and, if necessary, physical protection for you; but excluding personal comfort and convenience items) of you to the Nearest Place of Safety, up to the corresponding Maximum Covered Amount.

Accident Plan

Accidental Death and Accidental Dismemberment and Plegia Benefit

If you have a covered accident that results in any of the following losses within 365 days of the date of the covered accident, we may pay certain benefit amounts shown to you or your designated beneficiary. If the covered accident results in more than one of these losses, only the loss with the largest benefit will be payable. The amounts are based on the benefit amount shown in the schedule.

Maximum Benefit:

Students, Faculty, Staff and Spouses: \$25,000

Dependent Child(ren): \$10,000

Covered Loss of:	Benefit Amount
Life.....	100% of benefit amount
Both hands or both feet	100% of benefit amount
One hand and one foot	100% of benefit amount
One hand or one foot plus sight of one eye	100% of benefit amount
Sight of both eyes	100% of benefit amount
Speech and Hearing	100% of benefit amount

Covered Loss of Use of:	Benefit Amount
Four Limbs	100% of benefit amount
Three Limbs	75% of benefit amount

Plegia:	Benefit Amount
Quadriplegia	100% of benefit amount
Triplegia	75% of benefit amount
Paraplegia	67% of benefit amount

Covered Loss of:	Benefit Amount
Speech or Hearing	50% of benefit amount
One hand, one foot, or sight of one eye	50% of benefit amount
Thumb and index finger of the same hand	25% of benefit amount
Hearing in One Ear	25% of benefit amount

Covered Loss of Use of:	Benefit Amount
Two Limbs	67% of benefit amount
One Limb	25% of benefit amount

Plegia:	Benefit Amount
Hemiplegia	50% of benefit amount
Uniplegia	25% of benefit amount

Extra Coverage

Out of Country Travel Medical Expense Benefit.....	Benefit Amount:	Deductible
Medical Expense Benefit	\$500,000	\$0

Benefit Sublimits:

Hospital Room and Board	The average semi-private room rate per day	\$0
Emergency Dental	Maximum Benefit Amount shown in the Medical Expense Benefit	\$0
Emergency Dental – Sudden Relief of Pain	\$500	\$0
Mental or Nervous Disorders – Inpatient	Maximum Benefit Amount shown in the Medical Expense Benefit	\$0
Mental or Nervous Disorder – Outpatient	Maximum Benefit Amount shown in the Medical Expense Benefit	\$0
Treatment of Complication of Pregnancy	Maximum Benefit Amount shown in the Medical Expense Benefit	\$0
Newborn Nursey Care	\$1,000	\$0
Continuation of Coverage Benefit	\$25,000 (This Benefit is Excess Coverage)	\$0
Home Country Extension Benefit	\$25,000 (This Benefit is Excess Coverage)	\$0
Hospital Admission Guarantee Charge or Medical Expense Guarantee Charge Benefit	\$10,000	\$0
Pre-Existing Conditions Benefit	Maximum Benefit Amount shown in the Medical Expense Benefit	\$0

We will pay the Reasonable and Customary expenses incurred by the covered person for medically necessary medical services or treatments resulting from a covered accident or an Illness while such covered person is traveling outside his or her country of principal residence, while on the business of the policyholder including personal deviations and side trips.

On Call International Travel Assistance Contact Information

On Call International	Phone: 833-808-0251 (Toll-Free in U.S. and Canada)
11 Manor Parkway	+1-978-651-9219 (Collect – anywhere else in the world)
Salem, NH 03079	SMS Text: +1-844-302-5131
Email: mail@oncallinternational.com	Website: www.oncallinterantional.com

Health Special Risk, Inc. Claim Contact Information

Health Special Risk, Inc.	Phone: 972-512-5600
P.O. Box 250649	Toll-Free Number: 866-409-5734
Plano, TX 75025-0649	Fax: 972-512-5818
	e-mail: GallagherZurich@hsri.com

Aggregate Limit of Liability

The **Aggregate Limit of Liability** per **Covered Loss** arising under the Security Evacuation Benefit is \$2,500,000.

Important

This is a brief description of the coverage provided through the Study Abroad plan. If any conflict should arise between the contents of this handout and the master policy or if any point is not covered herein, the terms of the master policy shall govern in all cases.

General Exclusions

We will not pay for any loss under the Policy, arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion for the following:

- a. suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO);
- b. Normal Pregnancy, resulting childbirth, and elective abortion;
- c. participation as a professional in athletics while on a Covered Trip;
- d. riding or driving in any motor competition;
- e. off-road driving, whether as a driver or as a passenger;
- f. declared or undeclared war, or any act of war;
- g. service in the armed forces of any country;
- h. operating or learning to operate any aircraft, as pilot or crew;
- i. bungee jumping, snow skiing, skydiving, Parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, or travel on any air supported device, other than on a regularly scheduled airline or air charter company;
- j. scuba diving if the depth of the water exceeds 75 feet or more;
- k. the Insured's commission of or attempt to commit a felony;
- l. elective medical or holistic treatment or procedures;
- m. failure of any tour operator, Common Carrier, other travel supplier, person or agency to provide the bargained-for travel arrangements/services; or
- n. a loss that results from a sickness, disease, or other condition, event or circumstance, that occurs at a time when the Policy is not in effect for the Insured.

Zurich

1299 Zurich Way, Schaumburg, Illinois 60196-1056
800-382-2150 www.zurichna.com

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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Global Risk Intelligence Portal

The **Global Risk Intelligence Portal** allows you to research countries and areas/major cities globally. Quickly identify high risk countries and access overview data including security, political instability/civil unrest, crime, transportation, environmental, and medical information.

ACCESSING GRIP

Visit myoncallportal.com and enter Group ID **100221GRIP22**

RISK MAP DASHBOARD

A color-coded, interactive map with multiple layers, including a risk rating layer and a COVID-19 layer. The COVID-19 layer provides an overview of border conditions, health infrastructure, and case trends.

COUNTRY INFORMATION

To research information about your destination including guides of overall risk on a country-by-country basis with focus on crime, natural disaster, infrastructure, political stability, health concerns, travel safety, and consular support information:

- Find the country you are interested in on the **Country Risk Reports** menu
- Select your country and click **Generate**
- Review the report online or download and save it

COUNTRY/AREA RISK LEVEL DEFINITIONS

The numeric indicator relates to an assigned risk level to a specific country/area or incident.

Minimal (1):

Negligible countrywide security risks with stable political environment, low crime rates, adequate infrastructure and minimal threats posed by health risks and/or environmental hazards.

Low (2):

Some degree of risk posed by national political environment, criminal threats that may vary by location, the presence of potentially impactful public health threats and/or environmental hazards, and/or limited infrastructure in some areas. Threats may be highly localized and not common to country at large.

Medium (3):

Serious security threats exist in country due to sensitive political environment, heightened criminality, lack of adequate infrastructure, and/or environmental hazards and/or public health risks. A heightened security posture and/or protocols may be advisable.

High (4):

The national security environment has deteriorated due to political unrest, severe criminality, degraded infrastructure, and/or the prevalence of major public health and environmental hazards.

Critical (5):

The national security environment is characterized by extreme threats due to armed conflict, rampant violent crime, the absence of infrastructure, and/or severe environmental and public health hazards.

OTHER RISK INTELLIGENCE

The portal also includes the following publications available to view or download:

- **Incident Briefs** – situation reports of major incidents that may have long-term or permanent impact on the health and safety risks associated with a region or country.
- **Daily Spot Reports** - a summary of global hot-spots or major incidents and their associated threat level.

- **Travel Risk Management Publications** – monthly intelligence periodicals and the annual global risk report