



## China Study Abroad Insurance Policy Summary

### Policy Number: SLG - 119911

Coverage in \$ USD		STANDARD PLAN
Deductibles	<ul style="list-style-type: none"> <li>Non-medical claims per event</li> <li>Accident and Acute illness</li> <li>Use of Hospital Emergency room for Acute Illness without hospital admission</li> </ul>	<input type="checkbox"/> \$50 <input type="checkbox"/> \$50 <input type="checkbox"/> \$250
1	Emergency Assistance / Customer Services: GBG Assist—24 hours a day, 7 days per week.	Included
2	Emergency Medical Evacuation <ul style="list-style-type: none"> <li>Air Ambulance - Benefit Limit</li> <li>Accompaniment - \$300 p/day/\$3,000 Max</li> <li>Compassionate Repatriation (Family Return) - \$5,000</li> <li>Continuation - up to \$5,000 Max</li> </ul>	\$500,000
3	Emergency and Accidental Medical Treatment <ul style="list-style-type: none"> <li>Any one event maximum coverage - \$1,000,000 when applicable.</li> <li>Treatment by physiotherapists and chiropractors - \$1,000</li> <li>Outpatient Mental Health (Limited to life threatening and traumatic events) - \$1,500</li> <li>Emergency dental treatment for immediate relief of pain - \$500</li> <li>Repatriation to home country upon medical stabilization.</li> </ul>	\$500,000
4	Emergency Medical Stabilization: Medical coverage for the immediate medical stabilization of an insured person: <ul style="list-style-type: none"> <li>Acute Onset of a Pre-existing condition. <i>Please refer to the Definition and the General Exclusions section for more details.</i></li> </ul>	\$500
5	Repatriation of Mortal Remains	\$10,000
6	Baggage Loss Only - \$100 deductible	\$250 per item / \$1,000 total benefit
7	Personal Liability	\$100,000
8	Personal Accident—Accidental Death & Disability / Permanent Total Disability	\$20,000
9	Emergency Bail Bond	\$1,500
10	Travel Delay after the first 24 hours	\$70 per day / \$350 total benefit
11	Search and Rescue	\$10,000
12	Emergency evacuations for non-medical reasons, including war, civil unrest, or Natural Disasters.	\$1,500

**Please Read this important information as it relates to your coverage contained herein.**

#### Where do I go for Medical Care?

**Non-Emergency/Non-Urgent Care:** When you have a non-Emergency situation please contact a local doctor, walk-in clinic, or urgent care facility. GBG Assist can assist you in locating one of these facilities in your area. Utilizing a hospital emergency room for NON-Emergency care will result in additional expenses and out of pocket cost as specified in your schedule of benefits: Examples of non-emergency: minor injuries and illnesses.

**Emergency Care:** Proceed to the nearest emergency room/urgent care facility. If you are not sure where to go you may contact GBG Assist and they may be able to direct you to the closest networked facility. Remember, it is your health so you must act prudently in an emergency and seek the care you need. Note: NON EMERGENCY USE OF A HOSPITAL EMERGENCY ROOM for an illness that DOES NOT result in admission will have a **deductible** that must be paid by the Insured.



## GENERAL TERMS OF COVER

1. This policy contains specific exclusions for pre-existing conditions and limitations of coverage. Please check Description of Coverage and policy wording to fully determine benefits covered by your policy. By accepting this coverage you are agreeing to the terms and conditions contained herein.
2. Policy must be purchased prior to departure from the point of origin. Please note non-medical benefits are not eligible for claims until 48 hours after the date and time of initial purchase.
3. FOR USA INBOUND Only: This insurance is not subject to and does not provide certain benefits required by the United States Patient Protection and Affordable Care Act (PPACA).
4. For Schengen Countries: This policy meets and exceeds European Schengen and visa requirements. See Schedule of Benefits for specific coverage levels applicable to your trip.
5. Minimum purchase requirement is 30 days.
6. This policy is eligible for coverage outside of the member's home country of residence and travel must be greater than 150 miles from the international border of the insured person's address of record.
7. Family members travelling together must purchase the same coverage levels and benefits in order to be eligible for coverage.
8. Trip Maximum Issuance duration not to exceed 365 days and may not be combined with any other GBG policy to exceed this limit.
9. Extensions, Continuation, and Renewals:
  - 9.1. Single Trip Policies: EXTENSIONS
    - 9.1.1. A one-time extension of no more than 30 days may be granted per policy if requested 72-hours prior to the expiry of the period of insurance.
    - 9.1.2. Extensions within 72-hours are subject to a claims exclusion period up three days after the expiry of the original period of insurance.
    - 9.1.3. No extensions beyond a cumulative 365-day period.
10. Children/Dependent Coverage:
  - 10.1. Infants' age 14 days up to age 2 are included in the coverage of an insured parent/guardian for no additional premium. Child **MUST** be declared at the time of initial purchase.
  - 10.2. Children's rates apply to dependent children from ages 2-16 as long as they are travelling with their parent/legal guardian on a GBG issued policy.
  - 10.3. Children are eligible to purchase policies for unaccompanied travel from age 5 onward at the applicable age banded rate. Please note for security purposes sales of a policy to a minor **MUST BE PURCHASED by the child's parents or legal guardians.**
  - 10.4. Children/Dependents can be added to the parent's policy as long as they are traveling with the parent/legal guardian on a GBG issued policy.
11. The insured person should not take out this policy if the intent is to live abroad versus traveling. Please contact a GBG representative for alternative solutions.
12. Maximum Age: This policy will cease upon the insured person having reached their 30<sup>th</sup> birthday.
13. Trip cancellation: Limited to non-refundable expenses only.
  - 13.1. Trip cancellation benefits are only valid UP TO 48 HOURS prior to departure from point of origin or initial departure.
  - 13.2. Insured person must declare total trip cost at time of claim and provide proof of purchase.
  - 13.3. Cost of trip may include airfare, accommodations and any other pre-paid or booked expense related to the journey.





- 13.4. The vendor policies relating to the Cancellation may be required at time of claim to ascertain if there are any travel credits or compensation offered by the vendor will be deducted from the final settlement.
14. All claims must be submitted within 90 days from date of incident or they will be denied.
15. 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.
16. The insured person must exercise reasonable care to prevent accident, injury, loss or damage.
17. 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.
18. 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.
19. 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.
20. 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.
21. Benefits and premiums in this policy may be denominated in US Dollars, British Pounds or Euros, and benefits will be stated in the same currency in which the premium is paid.
22. Client must notify GBG within 30 days of a change of address or domicile. PLEASE NOTE A CHANGE OF ADDRESS MAY AFFECT YOUR ELIGIBILITY UNDER THIS POLICY. Example: Any Insured person who moves to a new country WILL NO LONGER BE COVERED in the NEW COUNTRY OF DECLARED RESIDENCE.



## 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.

1. **Emergency Assistance / Member Services: GBG Assist—24 hours a day, 7 days per week.**
  - 1.1. For medical emergencies and assistance with your medical care, contact GBG Assist at U.S./Canada toll-free: +1.866.914.5333 or Worldwide collect: +1.905.669.4920.
  - 1.2. Clients will have the full benefits of 24 hours/7 day assistance from GBG Assist.
  - 1.3. These services include pre-authorization, hospital admission, and referrals.
  
2. **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.
  - 2.1. **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 most economical means and determined by the Insurer.
  - 2.2. **Continuation:** Upon pre-approval of GBG Assist and if medically able coverage to the point of initial destination by the most economy means, to continue with the originally booked itinerary.
  - 2.3. **Compassionate Repatriation:** This benefit is only available if Cancellation and Curtailment has been added to the policy and is designed for early return for family members under a qualified event.
  - 2.4. **Repatriation For Medical Treatment:** The Insurer 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.
  
3. **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 (**see definitions for applicability**). 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.
  - 3.1. Per the limits specified in the Schedule of Benefits: This may include usual, customary and reasonable expenses incurred by the Insured Person in case of acute/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 and shall be compensated at 100% of the expenses minus any applicable copays specified by your plan.
  - 3.2. Treatment by physiotherapists and chiropractors prescribed by an authorized physician shall be compensated at the levels specified and apply to inpatient services only. Including but not limited to emergency dental treatment for the immediate relief of pain maximum.
  - 3.3. The insurance shall not cover expenses for treatment of pre-existing, chronic or recurrent illnesses and disorders or unnecessary durable medical devices/equipment. See general exclusions section of this policy.
  - 3.4. 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.
  - 3.5. 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 or be released from the medical facility provided that these all occur within 12 months of the date of the incident (outside Home Country).





- 3.6. 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 most economical means and determined by the Insurer.
  - 3.7. 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 for recreational and or local transportation and rental use only
  - 3.8. 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.
4. **Emergency Medical Stabilization:** Coverage for the immediate medical stabilization of an acute onset of a pre-existing condition of an insured person. Please refer to the Definitions and General Exclusions section for more details.
  5. **Repatriation of Mortal Remains:** A PAY AND CLAIM 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. **All Repatriation benefits must be coordinated and pre-approved by GBG Assist or claims will not be paid or authorized.**
  6. **Baggage Loss:** 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 the Insured Person, subject to depreciation tables selected by the insurer to a maximum payment of:
    - \$250 in respect of any one article, pair or set of articles.

*Definition:* Valuables shall mean photographic equipment, personal music players (not phones/smartphones), hearing aids, telescopes and binoculars, antiques, jewelry, watches, furs, and articles made of or containing gold, silver or other precious metals or animal skins or hides. See conditions and exclusions.

- 6.1. 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 the lesser for reference see [www.claimspages.com](http://www.claimspages.com).
- 6.2. Claims will not be considered unless proof of ownership and evidence of value is provided.
- 6.3. Any amount paid for temporary loss of baggage will be deducted from the final claim settlement if baggage proves to be permanently lost.
- 6.4. Proof of a missing bag report must be filed with the common carrier.
- 6.5. Any amount paid by a common carrier in settlement toward the loss will be deducted from the final claim.
- 6.6. Insurer may request any information from the client is deems necessary in the settlement of a claim. Failure to do so will result in a denial of the claim.
- 6.7. **Conditions & Exclusions: The Insurer shall not be liable for**
  - 6.7.1. The Insured must observe ordinary proper care in the supervision of the insured property and in all cases of loss.
  - 6.7.2. Damage to baggage of any kind and or its contents.
  - 6.7.3. Any loss or theft, or suspected theft not reported to the Police within 24 hours of discovery and a written report obtained;
  - 6.7.4. Any damage or loss or theft of property in transit, 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;

- 6.7.5. Loss of theft of any property left unattended in a public place;
- 6.7.6. 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;
- 6.7.7. Any loss from motor vehicles left unattended at any time between the hours of 10:00 p.m. and 8:00 a.m.;
- 6.7.8. Loss, damage or theft of valuables and money packed in suitcases or other receptacles while travelling or in possession of the owner at the time of theft or loss.

**6.8. Property not covered by this Insurance:**

- 6.8.1. Any loss or theft of phones, smart phones, computer equipment including tablet personal computers
- 6.8.2. Unset precious stones, contact or corneal lenses, spectacles or accessories;
- 6.8.3. Stamps, documents, deeds, manuscripts or securities of any kind;
- 6.8.4. Items of a perishable nature;
- 6.8.5. Business goods, samples, tools of trade or motor accessories;
- 6.8.6. Household goods and home contents.

**6.9. The Insurers shall not be liable for:**

- 6.9.1. Loss or damage caused by decay, wear and tear, moth, vermin, or atmospheric conditions'
- 6.9.2. Deterioration or mechanical derangement of any kind;
- 6.9.3. Damage to suitcases;
- 6.9.4. Loss due to confiscation or detention by Customs or other authority;
- 6.9.5. Damage to sports equipment whilst in use.
- 6.9.6. Losses of jewelry whilst swimming;
- 6.9.7. Breakage of or damage to fragile articles and any consequence thereof.

6.10. 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.

7. **Personal 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.

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 and/or damage to property excluding that owned by or in the custody or control of the Insured during the Period of Insurance inclusive of legal expenses.

**7.1. Conditions & Exclusions. The Insurers shall not be liable for claims arising directly or indirectly from:**

- 7.1.1. Employers' liability, contractual liability or liability to a member of a family or a travelling companion;
- 7.1.2. Animals belonging to or in the care, custody or control of an Insured Person;
- 7.1.3. Any willful, malicious, or unlawful act;
- 7.1.4. Pursuit of trade, business or profession;
- 7.1.5. Ownership or occupation of land or buildings;
- 7.1.6. Ownership, possession or use of vehicles, aircraft, or motor-powered watercraft;
- 7.1.7. The influence of intoxicating liquor, or the use of firearms;
- 7.1.8. Legal costs resulting from any criminal proceedings;
- 7.1.9. The insurance limit is for anyone/individual event even if multiple losses are incurred by multiple insured's carrying the policy;
- 7.1.10. The Insured person cannot bind or have a binding effect if they admit liability for any loss, damage or injury caused by themselves.

**8. Personal Accident / Death and Permanent Total Disability / Accidental Death and Dismemberment:**

8.1. 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. This benefit is paid only when the



Death or Disability is directly related to an incident which occurred while traveling on a common carrier which is defined as any mode of scheduled public transport.

- 8.2. Children under 16 years of age the death benefit is limited to (\$, €, £) 1,000.
- 8.3. Age grouping 65 to 70 is excluded from all disability coverage under this policy. Coverage for Accidental Death is confined to public conveyance and is limited to (\$, €, £) 100,000.
- 8.4. **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%

8.5. **Specific Exclusions & Conditions:**

- 8.5.1. Conditions arising from motorcycling as either a driver or passenger shall not be payable here under.
- 8.5.2. 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.
- 8.5.3. The insurer shall not be liable for any claim arising from medical or surgical treatment (unless rendered necessary by accidental bodily injury).
- 8.5.4. 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.

8.6. **Beneficiary and Death notification.**

- 8.6.1. If the Insured Person dies due to a covered event. The clients surviving beneficiary must provide.
- 8.6.2. Verification of eligibility and legal status of the beneficiary.
- 8.6.3. Copy of the death certificate
- 8.6.4. Proof of travel

9. **Emergency Bail Bond:** We will make the arrangement of a Bail Bond p to the amount stated in the Schedule of Benefits if you have been arrested following a car accident.

- 9.1. **Condition:** You confirm that the financial guarantee of any payment required by us has been secured through your credit card or personal asses and that no benefit will be made for payment due to any shortage of funds, error or omission, currency fluctuation or loss of value or any exclusion included under General Exclusions.

10. **Travel 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 24 hours from the time specified in the travel itinerary due to strike, industrial action, bankruptcy, or mechanical





breakdown. 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.

An amount up to \$100 for the first complete 24 hour period of delay in departure commencing from the original booked departure time as specified in the travel itinerary and up to \$100 after each subsequent 24 hour period of delay up to a maximum specified in the Schedule of Benefits. It is a condition for cover that the travel policy is purchased before the delay is known or announced by the carrier.

10.1. **Conditions:** Coverage is limited to expenses incurred not to exceed the specified daily limit and must be accompanied by receipts and documentation validating the Travel Delay.

10.1.1. For multiple insureds travelling together claims may be combined to cover the full out of pocket cost but may not be claimed separately and at no time will compensation exceed the specified daily limit.

10.1.2. Insureds travelling together may not claim additional hotel expenses unless the insured person (s) are staying in separate accommodations and in no case shall exceed the specified daily limits.

10.2. **Exclusions:** The Insurer shall not be liable for claims:

10.2.1. If you are departing from your point of origin and you live within 100 miles of your address of record this benefit will not apply for delays at the initial point of departure.

10.2.2. Arising from strike or industrial action existing or publicly declared at the time of effecting this Insurance;

10.2.3. Arising from technical reasons such as aircraft availability due to aircraft/sea vessel being removed from service

10.2.4. 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;

10.2.5. Arising directly or indirectly from withdrawal from service (temporary or otherwise) of a coach, an aircraft or sea vessel on the recommendation of a Port Authority or the Civil Aviation Authority or of any similar body.

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

11. **Search and Rescue:** We will pay up to the amount stated in the Schedule of Benefits for all reasonable and necessary costs incurred by the authorities in searching for you and bringing you to a place of safety. You are either (1) reported missing and it is known or reported that you may have sustained Accidental Bodily Injury or suffered illness, or (2) the weather conditions are such that to in order to prevent Accidental Bodily Injury or the suffering of illness the policy or rescue authorities instigate a search and rescue for you.

11.1. **Conditions:**

11.1.1. You must comply at all times with local safety advice that is offered to all members of the public and you must comply with all recommendations and restrictions prevalent at the time.

11.1.2. You must agree that the chargeable proportion of any search and rescue made by us will be limited to the amount stated in the Schedule of Benefits.

11.1.3. You must agree that expenses will only be made by us to the time where you are recovered by our search and rescue team and no additional payment will be made by us if we decide that continuing the search is no longer viable.

11.1.4. You must obtain an additional written report from the authorities and provide it to us before any expense can be paid.

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

12.1. 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 is posted to or declared by the United States Department of State, UK Foreign Office 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.

12.2. 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.

**12.3. EXCLUSIONS**

12.3.1. No coverage for disruption of Air Carrier Services or commercial common carriers due to volcanic activity/Ash clouds or Delays associated with it.

12.3.2. Travel into known conditions to be under threat or warning prior to departure from the point of origin.

12.3.3. for accommodation class change from double occupancy to single.

**12.4. Applicability:**

12.4.1. Injury or Sickness of an Insured, Traveling Companion 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.

12.4.2. If the Insured must cancel or interrupt his/her Trip due to 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 they are the sole caretaker.

12.4.3. Injury or Sickness of the Business Partner must be so disabling as to reasonably cause the Insured Person to cancel or interrupt the Trip to assume daily management of the business (Key Person). Such disability must be certified by a Physician.

**12.5. Other Events:**

12.5.1. Financial Default of an airline, cruise line, or tour operator provided the Financial Default occurs more than 14 days following an Insured Person's 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. This coverage applies only if insurance was purchased within 15 calendar days of Initial Trip Payment;

12.5.2. Strike resulting in complete cessation of travel services at the point of departure or Destination;

12.5.3. You or Your Traveling Companion's principal place of residence or destination being rendered uninhabitable by fire, flood, burglary or other natural disaster within 10 days of departure; The Insurer will only pay benefits for losses occurring within 30 calendar days after a named storm makes the Insured's Destination Uninhabitable. "UNINHABITABLE" is defined as the dwelling is not suitable for human occupancy in accordance with local public safety guidelines. The Insured Person being subpoenaed, required to serve on a jury, hijacked, or quarantined;

12.5.4. Benefits are not payable if a natural disaster occurs before the effective date of the Insured's Trip Cancellation coverage. "Natural Disaster" is defined as flood, fire, hurricane, tornado, earthquake, volcanic eruption, blizzard or avalanche that is due to natural causes.

12.5.5. Insured Person is called to active military service or military leave is revoked or reassigned;

12.5.6. Terrorist Incident in a City listed on the Insured Person's itinerary within 30 days of the Insured's schedule of arrival;

12.5.7. The Insured Person or Traveling Companion is involuntarily terminated or laid off through no fault of his or her own, provided that he or she has been an active employee for the same employer for at least two years. Termination must occur following the effective date of coverage. This provision is not applicable to temporary employment, independent contractor or self-employed persons.

12.6. **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:

12.6.1. The Insured Person is aware of any medical condition or set of circumstances, which could reasonably be expected to give rise to a claim;

12.6.2. Any person, including those who are not travelling, whose condition may give rise to a claim;

12.6.3. Has during the 12 months prior to taking out the insurance suffered from any medical condition which has necessitated consultation or treatment unless declared to and accepted





- by the Insurer;
- 12.6.4. Is suffering or has suffered from many previously diagnosed psychiatric disorder, anxiety or depression;
  - 12.6.5. Is receiving, is on a waiting list, or has the knowledge of the need for inpatient treatment at a hospital or nursing home;
  - 12.6.6. Is expected to give birth before or within eight weeks of the date of arrival home;
  - 12.6.7. Is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad;
  - 12.6.8. Has been given a terminal prognosis.
- 12.7. **The Insurer shall not be liable for claims directly or indirectly arising from:**
- 12.7.1. Suicide or attempted suicide, intentional self-injury, the effect of intoxicating liquors or drugs;
  - 12.7.2. Motorcycling, of any kind, as either driver or passenger.
  - 12.7.3. Any circumstance manifesting itself after the date of booking but prior to the date of issue of this policy;
  - 12.7.4. Disinclination to travel.
- 12.8. In the event of a failure by the Insured Person to notify the Travel Agent, Tour Operator or provider of transport/accommodation immediately it is found necessary to cancel the journey/holiday. The Insurers' liability shall be restricted to the cancellation charges that would have applied at that time.

## DEFINITIONS

Please note certain words used in this document have specific meanings.

1. **"Accident"** means any sudden and unforeseen event occurring during the Policy year period, resulting in bodily injury, the cause or one of the causes of which is external to the victim's own body and occurs beyond the victim's control.
2. **"Acute Onset of a Pre-Existing Condition"** "Acute Onset of a Pre-Existing Condition(s)" shall mean a sudden and unexpected outbreak or recurrence of a Pre-existing Condition(s) which occurs spontaneously and without advance warning either in the form of Physician recommendations or symptoms, is of short duration, is rapidly progressive, and requires urgent care. The Acute Onset of a Pre-existing Condition(s) must occur after the effective date of the policy. Treatment must be obtained within 24 hours of the sudden and unexpected outbreak or recurrence. A Pre-existing Condition that is a chronic or congenital condition or that gradually becomes worse over time will not be considered Acute Onset. This benefit does not include coverage for known, scheduled, required, or expected medical care, drugs or Treatments existent or necessary prior to the Effective Date of coverage
3. **"Automobile"** means a self-propelled, private passenger motor vehicle with four or more wheels that is a type both designed and required to be licensed for use on the highway of any state or country. Automobile includes, but is not limited to, a sedan, station wagon, sport utility vehicle, or a motor vehicle of the pickup, van, and camper. Automobile does not include a mobile home or any motor vehicle that is used in mass or public transit.
4. **"Business Partner"** means a person who the Insured Person is in business with and is a valuable member of the Insured Person's company who, should they die or suffer from a critical illness, will result in financial losses for the company.
5. "Country of Residence" Place of legal residence at time of application to this policy.
6. **"Covered Accident"** means an Accident that occurs while coverage is in force for a Insured Person and results in a loss or Injury covered by the Policy for which benefits are payable.
7. **"Covered Expenses"** means expenses actually incurred by or on behalf of a Insured Person for treatment, services and supplies covered by the Policy. Coverage under the Policy must remain continuously in force from the date of the Accident or Sickness until the date treatment, services or supplies are received for them to be a Covered Expense. A Covered Expense is deemed to be incurred on the date such treatment, service or supply, that gave rise to the expense or the charge, was rendered or obtained.
8. **"Covered Loss" or "Covered Losses"** means a sudden and unexpected illness occurring after you have started your trip abroad and may include accidental death, dismemberment or other Injury covered under the Policy.
9. **"Covered Trip"** means a period of round-trip travel away from the Insured Person's Home Country; the trip has defined departure and return dates specified when the Insured enrolls.
10. **"Deductible"** means the dollar amount of Covered Expenses that must be incurred as an out-of-pocket expense by each Insured Person on a per Policy Term basis before Medical Expense Benefits and/or other





Additional Benefits paid on an expense incurred basis are payable under the Policy.

11. **“Dependent”** means an Insured’s lawful spouse or Domestic Partner; or an Insured’s unmarried child, from the moment of birth (14 days for this policy) to age 21, who is chiefly dependent on the Insured for support. A child, for eligibility purposes, includes an Insured’s natural child; adopted child, beginning with any waiting period pending finalization of the child’s adoption; or a stepchild who resides with the Insured or depends chiefly on the Insured for financial support. A Dependent may also include any person related to the Insured by blood or marriage and or appointed by the court. Insurance will continue for any Dependent child who reaches the age limit and continues to meet the following conditions: 1. the child is handicapped, 2. is not capable of self-support and 3. Depends chiefly on the Insured for support and maintenance. The Insured must send Us satisfactory proof that the child meets these conditions, when requested.
12. **“Diagnosis”** – The result of examination or test by a medical doctor or licensed physician providing a specific international CPT or ICD9 code. Failure to obtain a covered diagnosis will result in the denial of the claim.
13. **“Diving”** - This policy covers for leisure diving only. All participants, unless they are in a supervised resort course, must possess a valid dive certification such as but not limited to PADI or its equivalent. No coverage under this policy for diving to depths in excess of those stated under the Sports benefit in the Policy Terms and Conditions section.
14. **“Doctor”** means a licensed health care provider acting within the scope of his or her license and rendering care or treatment to a Insured Person that is appropriate for the conditions and locality. It will not include an Insured Person or a member of the Insured Person’s Immediate Family or household.
15. **“Emergency and Accidental Medical Condition”** means 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, non-preexisting, and if left untreated could cause deterioration in an Insured Persons condition.
16. **“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 is limited to amounts specified in the Schedule of Benefits. Multiple events independent of each other are covered to the event maximum.
17. **“Family Member”** means the spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister, fiancée, such person being resident in the Home Country (as declared on the application), of the Insured Person, or of the person with whom the Insured Person is travelling or had arranged to travel.
18. **“Hazardous/Extreme Sports”**- Any sport(s) requiring an increased skill set and a higher level of training to safely participate in or that may increase the risk of inherent danger. These activities may include but are not limited to activities involving: speed, height, elevation, a high level of physical exertion, and/or highly specialized gear in which to compete or participate that if not properly executed could result in substantial injury or death.
19. **“Home Country”** means a country from which the Insured Person holds a passport. If the Insured Person holds passports from more than one country, his or her Home Country will be that country which the Insured Person has declared to us in writing as his or her Home Country.
20. **“Hospital”** means an institution that: 1. operates as a Hospital pursuant to law for the care, treatment, and providing of in-patient services for sick or injured persons; 2. provides 24-hour nursing service by Registered Nurses on duty or call; 3. has a staff of one or more licensed Doctors available at all times; 4. provides organized facilities for diagnosis, treatment and surgery, either: (i) on its premises; or (ii) in facilities available to it, on a pre-arranged basis; 5. Is not primarily a nursing care facility, rest home, convalescent home, or similar establishment, or any separate ward, wing or section of a Hospital used as such; and 6. Is not a place solely for drug addicts, alcoholics, or the aged or any separate ward of the Hospital.
21. **“Hospital Stay/Confined”** means an overnight stay as a registered resident bed-patient in a Hospital.
22. **“Injury”** means accidental bodily harm sustained by an Insured Person that results directly and independently from all other causes from a Covered Accident. All injuries sustained by one person in any one Accident, including all related conditions and recurrent symptoms of these injuries are considered a single Injury/event.
23. **“Insurer/Company”** means GBG Insurance Ltd, its partners and subsidiaries.
24. **“Insured Person”** means any Insured and Dependent for whom the required premium is paid and a person in a Class of Eligible Persons for whom the required premium is paid making insurance in effect for that person. A Dependent covered under the Policy is not an Insured, but rather a Dependent.
25. **“Medical Emergency”** means a condition caused by an Injury or Sickness that manifests itself by symptoms of sufficient severity that a prudent layperson possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the health of the person in serious jeopardy.
26. **“Medically Necessary”** means a treatment, service or supply that is: 1. required to treat an Injury or Sickness;



- prescribed or ordered by a Doctor or furnished by a Hospital; 2. performed in the least costly setting required by the Insured Person's condition (usual, reasonable and customary); and 3. Consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered.
27. **"Missing Bag Report"** means a formal report of loss as filed with the common carrier commonly known as a PIR (Passenger Irregularity Report) or PAWOB (Passenger arriving without baggage). This must include the 6 digit "CLAIM NUMBER" or the "World Tracer Record Number" as provided by the carrier.
  28. **"Missing Person"** means an Insured Person who disappeared for an unknown reason and whose disappearance was reported to the Appropriate Authorities.
  29. **"Natural Disaster"** means storm (wind, rain, snow, sleet, hail, lightning, dust or sand) earthquake, flood, volcanic eruption, wildfire or other similar event that: 1. is due to natural causes; and 2. results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government in which the Insured Person's Trip occurs and the area is deemed to be uninhabitable or dangerous.
  30. **"Nearest Place of Safety"** means a location determined by the Designated Security Consultant where: 1. the Insured Person can be resumed safe from the Occurrence that precipitated the Insured Person's Political Evacuation; and the Insured Person has access to Transportation; and 2. the Insured Person has the availability of temporary lodging, if needed.
  31. **"Necessities"** means personal hygiene items and clothing.
  32. **"Occurrence"** means any of the following situations involving an Insured Person: 1. expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country; 2. political or military events involving a Host Country, if the Appropriate Authorities issue an Advisory stating that citizens of the Insured Person's Home Country or Country of Residence or citizens of the Host Country should leave the Host Country; 3. deliberate physical harm of the Insured Person confirmed by documentation or physical evidence or a threat against the Insured Person's health and safety as confirmed by documentation and/or physical evidence; 4. Natural Disaster in the area you are traveling to and occurring after your effective date; 5. the Insured Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within seven days of his or her being found.
  33. **"Pandemic/Epidemic"** Pandemic: an epidemic (a sudden outbreak) that becomes widespread and affects a whole region, continent, or the world. Such disease will be deemed a "public emergency" either by the Center for Disease Control and Prevention (CDC), World Health Organization (WHO), or appropriate governmental body (see General Exclusions).
  34. **"Policy Period"** means the dates as shown on your certificate for which premium has been paid;
  35. **"Political Evacuation"** means the extrication of a Insured Person from the Host Country due to an Occurrence which could result in grave physical harm or death to the Insured Person and is certified by a governing authority via declaration or warning.
  36. **"Pre Departure Period of Insurance"** means the time period from the day after purchase until the scheduled departure date.
  37. **"Pre-Existing Condition"** means Medical Expenses for a Pre-existing, Chronic, or Recurrent Medical Conditions that have shown symptoms and/or for which the insured has been hospitalized, treated by a physician or has received any medical treatment for before the commencement date of the insurance. (See exclusion 1 for details.)
  38. **"Related Costs"** means food, lodging and, if necessary, physical protection for the Insured Person during the Transport to the Nearest Place of Safety.
  39. **"Sickness"** means an illness, disease or condition of the Insured Person that causes a loss for which an Insured Person incurs medical expenses while covered under the Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness.
  40. **"Strike or industrial action"** means 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
  41. **"Territorial Waters"** – a body of water as defined by the 1982 United Nations convention being no more than 12 nautical miles (14 statute miles) from a high water mark of a coastal state or border.
  42. **"Traveling Companion"** means a person or persons with whom you have coordinated travel arrangements, shares the same accommodations as You and intend to travel with during the Trip.
  43. **"Trip"** means travel by air, land, or sea from the Insured Person's Home Country.
  44. **"Unexpected Recurrence of a Pre-Existing Condition"** means a sudden and unexpected recurrence of a Pre-





existing Condition while outside the Insured Person's Home Country and does not include coverage for known, scheduled, required, or expected medical care, drugs or treatments existent or necessary prior to the Effective Date of coverage.

45. **"Usual and Customary Charge"** means the average amount charged by most providers for treatment, service or supplies in the geographic area where the treatment, service or supply is provided.
46. **"Valuables/Electronics"** means cellular phones, satellite phones, photographic equipment, tablet PC's, computers, iPods, CD players and personal music and stereo equipment, CD's, computers, computer games and associated equipment, hearing aids, telescopes and binoculars, antiques, jewelry, watches, furs, 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.
47. **"We", "Insurer", "Our", "Us"** means GBG Insurance Limited and or its affiliated insurers.

## 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 have shown symptoms and/or for which the insured has been hospitalized, treated by a physician or has received any medical treatment for before the commencement date of the insurance and:
  - 1.1. 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
  - 1.2. Any changes in prescription drugs, therapies or diet that are a result of a previously known condition that can affect, degrade, and/or alter the Insured Persons currently stable condition and;
  - 1.3. Any treatment in which the insured person is taking medications for known conditions whose side effects bring on or contribute to a sudden and unexpected illness, including but not limited to sudden changes in blood pressure, fatigue, fainting (syncope), loss of balance, internal bleeding and strokes.
  - 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. For Annual multi-trip policies any treatment prior to each departure from home country of residence
  - 1.6. Pre-existing occurrences that are conducive to heart disease or cardiac conditions of any kind whether immediately diagnosed or pre-existing.
  - 1.7. Any condition relating to Diabetes, Diabetic treatment and complications related to diabetes whether known or unknown prior to the purchase of this policy.
2. Costs related to medical examination, treatment, procedures, and surgical intervention which are not administered in a licensed healthcare institution;
3. No coverage for any medical services or procedures at a health hydro-spa or cosmetic treatment facility.
4. Costs related to medical examination, where no illness has been diagnosed or accident has occurred (i.e. non specified pain);
5. Any visit to a medical provider that does not result in a covered diagnosis code after medical review or testing.
6. Any treatment by a family member/family associate or any type of direct relationship.
7. 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.
8. Suicide or attempted suicide, intentional self-injury, the effect of intoxicating liquors or drugs;
9. Treatment of hernia, Osgood-Schlatter disease, osteochondritis, osteomyelitis, pathological fractures, congenital weakness whether or not caused by a Covered Accident.
10. 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;
11. Any extension of a policy that crosses over an expiry to extend medical coverage
12. Any costs arising after expiry of the current Period of Insurance;
13. Policy extensions to pay for a known condition are considered a pre-existing condition at the time of renewal/extension and are subject to the pre-existing clauses of this policy.
14. Any expenses incurred due to a failure to obtain proper travel documents such as passports, visas, invitation letters, or any other document required for entry into a foreign country or port.





15. 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.
16. Any treatment for HIV / AIDS related conditions or illnesses whether pre-existing or diagnosed during or immediately after a covered period under this insurance.
17. Pandemic Exclusion: If prior to the inception of your trip, this policy does not cover any liability, loss, cost or expense arising out of, resulting from, caused or contributed to by a virus or bacteria that is declared to be an outbreak, epidemic, or public emergency by the World Health Organization (WHO), Center for Disease Control and Prevention (CDC), or any other Government, Governmental Agency or ruling body of the country that the outbreak or epidemic has occurred in. Any expenses incurred after you have returned to your home country unless specified by rider and or home country return coverage has been purchased.
18. Medical Expenses in excess of a limit stated in the Benefits Schedule.
19. The amount of the Policy Excess, Deductible or Co-Payment, as stated on the Certificate of Insurance;
20. 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).
21. Needless self-exposure to peril except in an attempt to save human life.
22. Intentional or fraudulent acts on the Insured Person's part or their consequences;
23. Trips specifically made for the purpose of obtaining medical treatment.
24. 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;
25. 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;
26. 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 26 weeks pregnant and was NOT a result of an accident or onset of complications relating from an accident.
27. 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.
28. Use of any type of firearm(s) (Defined as any device that discharges a projectile of any type).
29. 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;
30. Charges or fees incurred for the completion of Medical Claim Forms;
31. Expeditions, and mountaineering and or trekking above 3500M or 11,500 feet is considered extreme sport and not covered, included and not limited to.
  - 31.1. Expeditions to Mt Everest, K2, Kilimanjaro, Antarctica, the Arctic, North Pole and Greenland.
32. 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.
33. Travel Restrictions: Coverage to/from North Korea, Iran, Syria and any other locations known to be under duress/alert, pandemic, epidemic or pose a higher risk prior to departing for a trip.
34. Travel sales originating from Russia, Iran, North Korea are not eligible for Benefits contained within this policy.
35. Any type of Dive / Scuba activity on the Island of Cyprus.
36. Motorcycle losses in excess of the stated amount in the schedule and any expenses related to a motorcycle incident either directly or indirectly.
37. The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
38. War Insurrection and Terrorism: The Insurer shall not be liable for:
39. 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.
40. 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.



41. 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.
42. 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).

## CLAIMS PROCEDURES

GBG only wishes you the best of health and safety during your travels and wants you to be secure in a medical situation while travelling abroad. In the event of a claim please go to [www.gbg.com](http://www.gbg.com) and download the TRAVEL CLAIM FORM. You may file your claims electronically to GBG by following the instructions on the form.

### Required Documentation for all claims:

- All claims must be submitted with proof of travel including flight records
- Medical Records: Doctors Notes Reports, Bills, Receipts including names and addresses.
- Proof of loss and detailed description of loss
- Police Reports (if applicable)
- Baggage Loss/Theft (if applicable)- Airline records MUST INCLUDE confirmation of claim including phone numbers and any applicable reports from the carrier.
- Any additional documentation requested by the Insurer to support your claim.

## ACCESSING AND ADMINISTERING YOUR BENEFITS VIA NETWORK PROVIDERS

### PREFERRED PROVIDER NETWORK

The Company maintains a Preferred Provider Network both within and outside the United States. Within the United States, the Company recommends the use of the Preferred Provider Network for maximum benefit payment. Please visit [www.GBG.com](http://www.GBG.com) for a complete list of providers.

## REFUND PROCEDURE AND POLICY

This plan may be refunded for 100% of premium minus any application fee and is contingent upon written notification to the Insurer within 30 days of initial purchase and prior to any effective date.

### Single Trip Policies:

- If a refund is requested AFTER the effective date of the policy then the unused portion of the policy will be refunded on a prorated basis and;
- Provided NO claims(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 and;
- For policies in which the cancellation and curtailment option is part of the policy then the policy is considered in-force from the time of initial purchase and is not eligible for a refund.

## 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.





GLOBAL BENEFITS GROUP

*Insurance Without Borders™*

**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.

**For Emergency Assistance contact GBG ASSIST**

Tel: (866) 914-5333 (U.S. and Canada, toll free)

(905) 669-4920 (worldwide, collect)

Fax: (949) 271-2330

Proper notification will ensure that you receive the best possible service and will allow us to direct you to our Global Network of providers. Utilizing these providers may result in GBG providing payments directly to the provider as well as referrals to licensed medical providers you can trust.

GBG Assist **requires** notification as soon as possible for all situations requiring emergency medical treatment in excess of (\$, €, £) 500. For services that may result in evacuation, repatriation or curtailment GBG Assist **MUST** be notified.

Failure to do so in either medical or evacuation related situations may result in denial of the claim or copayments up to 50%.

For Medical Providers in our Global network please contact GBG Assist or visit our Preferred Provider Directory at [www.gbg.com](http://www.gbg.com)

This policy is insured by:



GLOBAL BENEFITS GROUP

*Insurance Without Borders™*



**GBG Insurance Limited**

26000 Towne Centre Drive, Suite 100

Foothill Ranch, CA 92610 USA

Phone: +1.949.470.2100

Fax: +1.949.470.2110

Email: [info@gbg.com](mailto:info@gbg.com) Online: [www.gbg.com](http://www.gbg.com)

