



International Travel Insurance 2022-2023 Plan Benefit Brochure



Insurance and 24/7 Travel Assistance Services By:



Broker Services Provided By:



Policy Number: GPT 0552815



Benefit Questions?


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

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

Contact Zurich Travel Assist 24/7 Travel Assistance by calling **+1-866-224-0146** (from inside the US) or **+1-416-645-4682** (from outside of the US). The Global team at Gallagher works closely with the 24/7 travel assistance team at Zurich Travel Assist to monitor all cases for our client schools. When you call one of the telephone numbers above you will be greeted by the Zurich Travel Assist team and you will be connected with a customer service representative. Zurich Travel Assist is your lifeline while you are traveling. If you have general questions about your upcoming trip, a pre-existing condition or if you would like to schedule an appointment with a doctor, please be sure to call Zurich Travel Assist before you leave.



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

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

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

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



Teledoc Services



For a non-life-threatening sickness, injury, infection or a cold/allergy you can speak with a doctor 24/7 by calling **+1-866-224-0146** (from inside the US) or **+1-416-645-4682** (from outside of the US). This multi-lingual global teleconsultation service will provide you with a convenient way to arrange an appointment with a doctor online or over the phone on your own schedule. You will be given the option to request a video consultation, phone call or email consultation with a licensed doctor.

Remote Mental Health Counseling Services



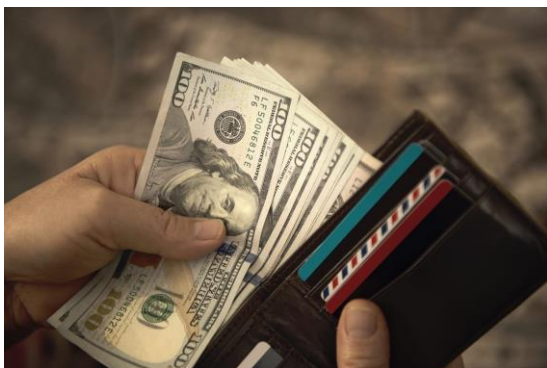
Living abroad can be both exhilarating and stressful. These are just a few of the challenges living abroad can bring:

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

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

You can access the remote mental health counseling services 24/7 by calling **+1-866-224-0146** (from inside the US) or **+1-416-645-4682** (from outside of the US).

Reimbursement Claims



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

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

Western New England University

Student Travel Insurance • GPT 0552815



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

Eligibility

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

Benefits	Maximum Benefit Amount
Post-Departure Trip Interruption Benefit	Up to 100% of Trip Cost to a maximum of \$2,000
Travel Delay Benefit Waiting period of three (3) hours or more	\$1,000 (Subject to \$250 per day)
Baggage and Personal Effects Benefit Per Item Limit Deductible	\$750 maximum \$250 per item \$0 per occurrence
Baggage Delay Benefit Per Day Limit Waiting period of twelve (12) hours or more	\$300 maximum \$100 per item
Emergency Evacuation and Repatriation Benefit	\$1,000,000
Transportation Expenses to the place of hospitalization for one person chosen by the Insured	\$5,000 one round-trip ticket maximum
Visiting Person's Lodging and meals	\$500 per day for a maximum of 10 days
Return of Remains Benefit	The Maximum Covered Amount shown in the Emergency Evacuation and Repatriation Benefit
Return of Child Benefit (per Child)	The Maximum Covered Amount shown in the Medical Expense Benefit
Return of Baggage following Evacuation or Return of Remains	The Maximum Covered Amount shown in the Medical Expense Benefit
Security Evacuation Benefit	\$100,000

Accidental Death Benefit	\$25,000
Accidental Dismemberment Benefit Covered Loss of:	Percentage of Maximum Amount:
Both Hands or Both Feet	100%
One Hand and One Foot	100%
One Hand or One Foot plus the loss of Sight of One Eye	100%
Sight of Both Eyes	100%
Speech and Hearing	100%
Speech or Hearing	50%
One Hand; One Foot; or Sight of One Eye	50%
One Hand; One Foot; or Sight of One Eye	25%
Hearing in One Ear	25%
Covered Loss of Use Benefit Covered Loss of Use of:	Percentage of Maximum Amount
Four Limbs	100%
Three Limbs	75%
Two Limbs	66.67%
One Limb	50%
Plegia Benefit Plegia of:	Percentage of Maximum Amount
Quadriplegia (total paralysis of all four Limbs)	100%
Triplegia (total paralysis of three Limbs)	75%
Paraplegia (total paralysis of both lower Limbs)	66.67%
Hemiplegia (total paralysis of upper and lower Limbs on one side of the body)	50%
Uniplegia (total paralysis of one Limb)	25%
Exposure and Disappearance Benefit	\$25,000
Out of Country Travel Medical Expense Benefit	\$500,000 Maximum Covered Amount per Insured
Daily Hospital Room and Board	The Average Semi-Private Room Rate per Day
Emergency Dental	\$100 per tooth up to a maximum of \$1,000
Emergency Dental (Sudden Relief of Pain)	\$500
Mental or Nervous Disorders – Inpatient	Maximum Covered Amount shown in the Medical Expense Benefit

Mental or Nervous Disorders - Outpatient	Maximum Covered Amount shown in the Medical Expense Benefit
Newborn Nursery Care	\$1,000
Home Country Extension Benefit	\$25,000 (This Benefit is Excess)
Hospital Admission/Medical Expense Guarantee	\$10,000
Pre-Existing Conditions	The Maximum Covered Amount shown in the Medical Expense Benefit

Zurich Travel Assist Important Contact Information

<p style="text-align: center;">Zurich Travel Assistance</p> <p>Contact 24/7 for:</p> <ul style="list-style-type: none"> • Emergency Medical and Repatriation • Book a doctor's appointment • General travel assistance questions 	<p style="text-align: center;">U.S. and Canada Toll-Free: +1-866-224-0146</p> <p style="text-align: center;">Anywhere else in the World call collect: +1-416-645-4682</p> <p style="text-align: center;">e-mail: info@wtp.ca</p> <p style="text-align: center;">Fax: +1-416-205-4622</p>
---	---

Zurich Travel Assist Emergency assistance services around the clock, around the world

More students are traveling across the country or around the globe and are often presented with unpredictable circumstances. Consider for a moment facing the challenges associated with accidents and illnesses, the frequent reports of disease outbreak, natural disasters, political unrest and even lost personal belongings. Where can a traveler turn for assistance in a foreign land?

Enter: Zurich Travel Assist, a global travel assistance coverage from Zurich. As an enhancement to your business travel or 24-hour Accidental Death and Dismemberment insurance from Zurich, our travel assistance program offers student travelers peace of mind...once they arrive at their destination and before they go.

Administrative Concepts, Inc. (ACI) Important Claim Reporting Information

<p style="text-align: center;">Administrative Concepts, Inc.</p> <p style="text-align: center;">You must submit a completed claim form for any benefits to be paid.</p>	<p style="text-align: center;">Claim forms can be obtained by going online at www.acitpa.com or calling 888.585.9033</p> <p style="text-align: center;">Refer to Plan Number GPT 0552815 EDI Payor ID# 22384</p>
---	--

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.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

©2022 Zurich American Insurance Company

