

The following is a brief description of the 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, guests, and dependents 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. Coverage is excluded for any travel within 25 km from the Lebanon border, Gaza Strip, and the West Bank.

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

Covered Loss of Use Benefit	\$25,000
Plegia Benefit	\$25,000
Exposure and Disappearance Benefit	\$25,000
Out of Country Travel Medical Expense Benefit	Maximum Covered Amount per Insured \$250,000
Daily Hospital Room and Board	The Average Semi-Private Room Rate per Day
Emergency Dental	Maximum \$100 per Tooth to a Maximum of \$1,000
Emergency Dental (Sudden Relief of Pain)	Maximum \$500
Hospital Admission/Medical Expense Guarantee	Maximum Covered Amount per Insured \$10,000
Home Country Extension	\$25,000 (this benefit is for Excess Coverage)
Mental or Nervous Disorders	The Maximum Covered Amount shown in the Medical Expense Benefit
Newborn Nursery Care	Maximum: \$1,000
Pre-Existing Conditions	The Maximum Covered Amount shown in the Medical Expense Benefit
<b>On Call International Travel Assist Contact Information</b>	
Contact 24 hours a day for: <ul style="list-style-type: none"> <li>• Emergency Medical and Repatriation</li> <li>• Book a doctor's appointment</li> <li>• General travel assistance questions</li> </ul>	Toll-free from U.S. or Canada: 1-833-808-0251 Collect from anywhere in the world: +1-978-651-9219 e-mail: mail@oncallinternational.com SMS Text: +1-844-302-5131
<b>Health Special Risk Important Claim Reporting Information</b>	
Health Special Risk, Inc. You must submit a completed claim form for any benefits to be paid.	Claim forms can be obtained by: Call: 866-409-5734 E-mail: GallagherZurich@hsri.com Refer to Plan Number GPT 4851115 EDI Payor ID# 22384

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1299 Zurich Way, Schaumburg, Illinois 60196-1056  
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The terms and conditions of the Plan described in this brief summary are governed by the individual Plan document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the Plan document, the Plan document shall govern.

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.

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