

Insurance Underwritten By



Policy Number 08-200425

# Medical Evacuation & Repatriation Plan Assistance Services

A supplemental plan designed for individuals engaged in international education activities outside their home country.

## Plan Arranged By



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"Insuring the Health of Tomorrow's Leaders"<sup>SM</sup>

## Introduction

Each year, hundreds of thousands of international students, scholars, faculty members, researchers and others involved in educational exchange activities travel between countries to pursue their academic goals. Colleges and universities around the world welcome these individuals to their campuses, and their communities.

Most educational institutions in the USA and abroad, as well as many governments, require international students and scholars to maintain adequate medical insurance during their term of study. In some cases, international students and scholars already have medical insurance, but their policies may not provide benefits for medical evacuation or repatriation. This plan is designed to provide these important benefits to people in this situation.

This Medical Evacuation & Repatriation Benefit plan is designed to supplement Your existing medical insurance plan. Please note that this plan does not include benefits for medical expenses incurred as a result of an accident or illness. However, this plan provides benefits for medical evacuation and repatriation of remains. The plan also includes access to a wide range of travel assistance services, which are available worldwide, 24 hours a day, 365 days a year at no extra cost.

Please review the information in this brochure, and feel free to contact The Harbour Group with any questions You may have.

## Eligibility

This plan provides benefits for emergency medical evacuation, repatriation of remains, accidental death & dismemberment, and assistance services for individuals engaged in international education activities while traveling outside their home country. Eligible participants include international students, scholars and others engaged in international education activities, up to age 65.

Eligible dependents under the policy include the Insured person's spouse and unmarried dependent children under age 19 who have a similar visa and who accompany the Insured person while he or she is engaged in international education activities.

## How to Enroll

To enroll for coverage under the plan, please visit our website at [www.hginsurance.com](http://www.hginsurance.com) to complete a secure on-line enrollment. If You prefer to send Your enrollment by mail or fax, please complete the attached enrollment form and return it to The Harbour Group along with payment for the total premium due. Upon receipt of Your completed enrollment, We will send You a confirmation of coverage document.

**Note: Please retain this brochure (panels 1-6) for Your records.**

## When Coverage Begins and Ends

**Coverage begins** at 12:01 a.m. on the later of: (1) the date You request on the enrollment form; or (2) the date Your completed enrollment form and total premium are received by The Harbour Group. (Enrollment forms sent on-line or by fax will not be effective before 12:01 a.m. on the date which is at least 24 hours after the date the completed enrollment form and total premium are received by The Harbour Group.)

**Coverage ends** at 12:01 a.m. on earlier of: (1) the last day for which Your premium has been paid; (2) the date You cease to be eligible for this insurance; or (3) the date the plan terminates.

## Description of Coverage

### Emergency Evacuation Benefit

We will pay for covered Emergency Evacuation Expenses incurred if the Insured suffers an Injury or emergency Sickness that requires emergency evacuation.

Any Expenses for Emergency Evacuation require prior approval from Us.

The Physician must order the Emergency Evacuation and must certify that the severity of the Insured's Injury or emergency Sickness warrants his or her Emergency Evacuation.

All transportation arrangements made for the Emergency Evacuation must be by the most direct and economical conveyance and route possible.

If the Insured is hospitalized for more than 5 consecutive days, We will pay for Expenses:

1. to return the Insured from the Hospital or other medical facility where the Insured is confined to the Insured's home country;
2. to bring a family member to and from the Hospital or other medical facility where the Insured is confined, not to exceed the cost of one round trip economy airfare ticket; and
3. for transportation of an escort if the Physician recommends that the Insured's condition requires an escort.

The maximum payable under this benefit is \$50,000 in the aggregate.

### Repatriation of Remains Benefit

If the Insured suffers a covered Loss of life, We will pay, subject to the limitations stated below, for covered Expenses incurred to return the Insured's remains to their home country (in accordance with the applicable international requirements).

Covered Expenses include, but are not limited to, Expenses for:

1. Embalming;
2. Cremation;

3. The most economical coffins or receptacles adequate for transportation of the remains;
4. Transportation according to airline tariffs of the remains by the most direct and economical conveyance and route possible; and
5. Charges incurred to return any of the Insured's dependent children accompanying the Insured, along with a qualified escort, if required to their home country.

Any Expenses for repatriation of remains require prior approval from Us.

The maximum payable under this benefit is \$50,000 in the aggregate.

## Accidental Death & Dismemberment Benefits

Accidental Death and Dismemberment covers the Insured for a Loss as shown below. The Loss must result from an Accident, directly and independently of all other causes. The Accident must take place while the person is Insured under this policy. Also, the Loss must take place within 52 weeks after the Accident.

Principal	
Insured participant .....	\$ 10,000
Dependent spouse .....	\$ 5,000
Dependent child .....	\$ 1,000
The following table shows the amounts We will pay:	
For Loss of:	Amount
Life .....	Principal
Both hands and both feet or sight of both eyes .....	Principal
One hand and one foot .....	Principal
One hand and sight of one eye .....	Principal
One foot and sight of one eye .....	Principal
One hand or one foot or sight of one eye .....	1/2 the Principal

The most We will pay for all Losses to an Insured as the result of one Accident is the principal shown on the schedule.

Loss to hands and feet means severance at or above the wrist or ankle joints. Loss of sight means total and irrecoverable loss of sight.

With regard to Accidental Death & Dismemberment Benefits, We will not pay for a Loss caused in any way by: (1) Bodily or mental infirmity or illness; (2) Infection; except pyogenic infection in a cut or wound caused by an Accident; or (3) Medical or surgical treatment; except for surgery which results from an Accident.

## Definitions

The following important definitions apply to the policy:

**Accident** means a sudden, unexpected and unintended identifiable event caused solely by an external physical force resulting in Injury to an Insured person. Accident does not include a loss due to or contributed to by disease or Sickness.

**Emergency Evacuation** means the Insured's medical condition warrants immediate transportation from the place where they are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained.

**Hospital** means a licensed institution including a tax-supported institution of the state which has on the premises, or prearranged access to, medical and surgical facilities. It must maintain permanent facilities for the care of a Physician. It must have a registered nurse (R.N.) always on duty or call. Confinement in the special wing of a Hospital used primarily as a nursing rest, convalescent or extended care facility is not confinement in a Hospital, unless such confinement is because of a lack of space in the Hospital's full service wing.

**Injury** means bodily harm caused by an Accident which occurs while this policy is in force and is the sole cause of the Loss.

**Insured** means an eligible participant as described in the eligibility section of this brochure.

**Loss** means eligible Expense caused by Injury or Sickness and covered by this policy.

**Physician** means any practitioner of the healing arts, licensed by the state in which he practices and acting within the scope of his license, including a duly licensed surgeon, osteopath, dentist, optometrist, psychologist and graduate nurse. Physician shall not include a member of the Insured's immediate family.

**Pre-existing Condition** means the existence of symptoms which would cause a person to seek diagnosis, care or treatment within a year period preceding the effective date of coverage, or a condition for which medical advice or treatment was recommended by a Physician or received from a Physician within one year period preceding the effective date of coverage of the Insured person.

**Sickness** means disease or illness which causes a Loss while the Insured is covered by this policy. "Sickness" includes normal pregnancy and complications of pregnancy.

**We, Us, or Ours** means Markel Insurance Company.

**You, Your, or Yours** means the Insured participant.

## General Policy Exclusions

The policy does not cover loss nor provide benefits for:

1. Injury or Sickness resulting from skydiving, recreational parachuting, hand gliding, glider flying, parasailing, sail planing, bungee jumping, or flight in any kind of aircraft, except while riding as a passenger on a regularly scheduled flight of a commercial airline;
2. Injury or Sickness resulting from any declared or undeclared war;
3. Injury due to participation in a riot; commission of or attempt to commit a felony;

4. Suicide, attempted suicide or intentionally self-inflicted Injury;
5. Injury or Sickness while in the armed forces of any country. When an Insured enters such armed forces, We will refund the unearned pro rate premium to the Insured;
6. Injury or Sickness covered by any workers' compensation or occupational disease law;
7. Injury or Sickness resulting from being under the influence of alcohol or drugs unless taken on a Physician's advice;
8. Injury resulting from the practice or play of intercollegiate or professional sports; or
9. Pre-existing Conditions.

This outline is intended for quick reference and does not limit or amplify the coverage as described in the master policy which contains complete terms and provisions.

## Description of Assistance Services

In addition to the insurance benefits described in this brochure, the plan includes access to a worldwide assistance network. In the event You need help with a medical or legal situation, You will be able to call (toll-free) the assistance center, which is staffed 24 hours a day by professional, multi-lingual assistance specialists. The assistance network specialists can provide:

### Medical Assistance

- **Locating Medical Care:** Assistance provider will assist You in locating medical care providers or local sources of medical care referral.
- **Case Communications:** Assistance provider will be available to monitor the status of Your medical case and to communicate between the patient, family, physicians, employer, travel company, consulate, etc.
- **Escort of Dependent Children:** If You are hospitalized for more than seven days, the assistance provider will return Your dependent children who are under 18 years of age and accompanying You on the trip, to their home, with an attendant if necessary.
- **Medical Insurance Assistance:** Assistance provider can assist You by coordinating notifications to medical insurers or managed care organizations, verifying policy enrollment, confirming medical benefits coverage, guaranteeing medical payments, assisting in the coordination of multiple insurance benefits and handling claims paperwork flow.
- **Prescription Drug Assistance:** When permitted by law and approved by Your physician, the assistance provider will assist You in obtaining prescription drugs and other necessary personal medical items that may have been forgotten, lost or depleted while traveling.

## Pre-Departure Information (Hotline Services)

Available at any time, not subject to 100-mile travel radius.

- **Inoculation Requirements:** Medical entry requirements can be provided to You prior to Your departure.
- **Weather Information:** Assistance provider maintains current information regarding weather conditions for both domestic and international travel destinations.
- **Currency Exchange Information:** Assistance provider can provide You with the daily currency exchange rate for specified country.
- **Consulate and Embassy Locations:** Assistance provider maintains a complete listing of consulates and embassies.
- **Travel Advisories and Customs Information.**
- **Emergency Cash Assistance:** Assistance provider can locate the most easily obtainable funds through access to ATM networks, financial services institutions, or Western Union locations. If needed to pay for emergency expenses, assistance provider will arrange to wire or deliver cash to the customer.
- **Passport and Visa Information:** Assistance provider can advise You of the required documentation to enter and depart foreign destinations.
- **Translation and Interpreter Services:** Professional translators and interpreters can be reached 24 hours a day to obtain translation or interpreter assistance services during emergency situations while traveling internationally.
- **Legal Referrals:** Assistance provider can help You contact a local attorney or the appropriate consular officer if You are arrested or detained, in an automobile accident or otherwise need legal help. Assistance provider will maintain communications with Your family and business associates until legal counsel has been retained by or for You.

## Privacy Policy

We maintain physical, electronic and procedural safeguards that comply with federal standards to protect Your information for any fundraising, marketing or research activities.

We use and disclose Your information to determine Your eligibility for plan benefits, to facilitate payment for treatment and services provided to You, to coordinate benefits and to carry out the necessary insurance-related activities. We use or disclose the minimum information necessary to process a claim or answer a claims inquiry. We may also disclose Your information to law or government agencies when required by law to do so.

Under the privacy laws, You have unlimited access to Your information. You may limit how We use and disclose Your information and get a listing of instances where it was disclosed. You may request that We correct inaccurate information or add missing information.

If You have any questions about Your rights, Our Privacy Practices or You want to file a complaint, please contact Our Privacy Officer at 800.431.1270 or [www.markelah.com](http://www.markelah.com).

