

TravelCare Coverage Summary | Policy: TCS-9562-01

This brochure is a summary of coverage for ASSE / World Heritage Participants under the TCS-9562-01 policy.

Please see the Master Policy for a full list of benefits, terms and conditions, exclusions, and more. The Master Policy is available on the Student Portal, at gbg.com/studentportal.

Benefit	Coverage (USD)
Policy Maximum	\$1,000,000
Deductible: Emergency Room* Per Injury/Illness**	\$350 \$50
*Emergency Room Deductible for non-admitted illnesses. **Urgent Care / Walk-in Clinic / Doctor's Office	
Emergency Assistance Services via GBG Assist	Included
Emergency Medical Evacuation (Worldwide)	\$100,000
Emergency Reunion	\$500/\$15,000
Repatriation for Medical Treatment	\$100,000
Medical Stabilization	\$25,000
Accident and Acute Medical Treatment (non-sports)	\$1,000,000
Emergency Dental - acute onset of pain (cessation of pain only)	\$500
Emergency Dental - Accident	100%
Physical Therapy	\$50/visit, \$1000 max
Mental Health Coverage - Outpatient	\$50/visit, \$500 max
Mental Health Coverage - Inpatient	URC, 60 days, \$150,000 max
Ambulance Coverage - Injury and Emergency	100%
Illness	100%
Prescription Drugs - Inpatient/Outpatient	100%
Emergency Medical Treatment (School Sports)	\$1,000,000
Accidental Death and Dismemberment (AD&D)	\$50,000
Repatriation of Mortal Remains	\$50,000
Personal Liability	\$100,000
Damage to Property	\$25,000
Curtailement/Study Interruption	\$2,500
Baggage Delay	\$100/\$500
Baggage Loss/Theft	\$300/\$1,500
Loss of Passport	\$250
Travel Delay	\$1,000
Missed Departure	\$1,000
Legal Expenses	\$10,000

For complete benefit information, please see the Master Policy, available on the Student Portal.

Student Portal

The Student Portal provides the Master Policy, Coverage Summary, Provider Directory and more, all in one location: www.gbg.com/studentportal

ID Card

Keep a copy of your Insurance Identification Card with you at all times. In the event that you have lost your Insurance Identification card, email enroll@gbg.com for a replacement.

GBG Assist: 24/7 Customer Service

GBG Assist provides 24/7 Emergency Medical Assistance, Medical Evacuation, Emergency Reunion, Medical translation services and more.

USA / Canada Toll-free: +1.888.258.8597

Worldwide Collect: +1.905.532.2964

Email: gbgassist@gbg.com



GBG Assist requires notification as soon as possible and/or pre-approval for medical procedures in excess of USD \$1,500, MRI, CT scan, evacuation or repatriation services, and surgery. Without immediate notification / pre-approval, costs may not be covered.

NOTE: In the event of a life-threatening emergency, seek treatment and notify GBG Assist as soon as possible. For immediate, non-life threatening situations, please use the Directory to locate a provider near you or utilize an Urgent Care facility.

Provider Directory

GBG has a vast network of direct-bill providers worldwide. The network of direct-bill providers makes it simple for you to access services without the need to pay upfront and then submit a claim for the treatment.

To find the closest provider to you, GBG has provided a complete Provider Directory at the Student Portal (www.gbg.com/studentportal). Note that there are separate directories for inside and outside the U.S.

Claims

In the event that a provider does not directly bill GBG, download the Claim Form on the Student Portal. **Claims must be submitted within 60 days from the date of incident.**

Complete and submit with supporting documents to GBG through one of the following methods:

Email: eclaims@gbg.com

Mail: GBG Claims Department
27422 Portola Parkway, Suite 110
Foothill Ranch, CA 92610 USA

The Policy is designed to protect you from acute, unexpected, sudden and unforeseen illnesses and accidental injuries. It does not cover care for wellness medical conditions, extended treatment or pre-existing conditions AND is not a replacement for longer term medical or maintenance needs. If you have a non-emergency situation we recommend the use of your host family's local doctor or walk-in clinic. Please read your policy for an understanding of the terms and conditions.

General Exclusions

A full list of exclusions, including benefit specific exclusions, is available in the Master Policy on the Student Portal. A summary of general exclusions is as follows:

1. Pre-Existing Conditions. Medical Expenses for a Pre-existing, Chronic, or Recurrent Medical Conditions that were being treated immediately prior to or whose onset was diagnosed or predicted or could have been avoided prior to travel and any claim arising in the course of travel undertaken against medical advice or where medical advice has been disregarded and inclusive of: Any illness, resulting in hospitalization within the previous 2 years prior to the Insured Person beginning travel, 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, any changes in prescription drugs, therapies or diet that are a result of a previously known condition that can effect unexpectedly degrade or alter the Insured Person, or 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.
2. Any form of treatment or surgery which in the opinion of the Doctor(s) in attendance and GBG Assist can be delayed until your return to your home country.
3. Treatment for an unknown medical condition that does not result in a diagnosis. A review of such claims will be at the discretion of the insurer whose decisions are final.
4. Preventative treatments of any kind included but not limited to examinations, reviews, and consultancies.
5. Treatment of Ebola disease.
6. Treatment of Acne/Pimples unless it is related to an allergic reaction.
7. Treatment for Sexually Transmitted Diseases including AIDS and HIV infections.
8. Treatment for sterility of any kind including initial diagnosis and fertility complications.
9. All costs for medical examinations, or diagnostic examinations that are part of routine physical examination or health checks, including vaccination, expenses for glasses, contact lenses, hearing-aids, prosthesis, artificial limbs, etc.
10. 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.
11. Suicide or attempted suicide, intentional self-injury, the effect of intoxicating liquors or drugs;
12. Treatment as a result of sunburns or artificial tanning devices in which the insured person did not take prudent measures to protect the skin from damage.
13. 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.
14. Any costs arising after expiry of the current effective Policy Period; unless this Policy has been renewed for a subsequent 12 months or the Insured Person was being treated during the Policy Period as a result of an accident.
15. Any expenses incurred after you have returned to your home country.
16. Medical Expenses in excess of a limit stated in the Benefits Schedule.
17. The amount of the Policy Excess, Deductible or Co-Payment, as stated on the Certificate of Insurance.
18. 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) regardless of blood and toxicity levels.
19. Needless self-exposure to peril except in an attempt to save human life.
20. Intentional or fraudulent acts on the Insured Person's part or their consequences.
21. Trips specifically made for the purpose of obtaining medical treatment.
22. Cosmetic surgery or remedial surgery, removal of fat or other surplus body tissue and any consequences of such Treatment, whether or not for psychological purposes, unless required as a direct result of an accident which occurs during the Period of Insurance.
23. 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.
24. 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 20 weeks pregnant and was NOT a result of an accident or onset of complications from an accident.
25. Use of any type of firearm(s) (Defined as any device that discharges a projectile of any type).
26. 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.
27. Charges or fees incurred for the completion and or translation of Medical Claim Forms.
28. Expeditions, and mountaineering and or trekking above 3,500M or 11,500 ft. is considered extreme sport and not covered, included and not limited to expeditions to Mt Everest, K2, Kilimanjaro, Antarctica, The Arctic, North Pole and Greenland.
29. Travel to Cuba, North Korea or any location that is known to be in armed military conflict.
30. Accidents and Injuries as a result of 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 devices whether the vehicle is in motion or not.
31. Any expenses including medical for accidents related to the use of a motor vehicle caused by the insured person unless they are carrying a legally issued driver's license and insurance from the country in which they are participating as a student or au pair.
32. War Insurrection and Terrorism: The Insurer shall not be liable for:
 - A. Ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - B. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense;
 - D. War, hostilities or warlike operations (whether war be declared or not);
 - E. Invasion, Act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs, Civil war, Riot, Rebellion, Insurrection, Revolution, Overthrow of the legally constituted government, Civil commotion assuming the proportions of, or amounting to, an uprising, Military or usurped power, Explosions of war weapons, Utilization of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined, Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state Foreign to the nationality of the Insured Person, Terrorist activity.
33. Extreme Sports: Participation in any type of motorsport, motorsport race or motorsport contest, base jumping (jumping with/without a parachute from a fixed object such as a building, tower cliff etc.), paragliding, parachuting and mountaineering that requires specialized climbing equipment or to altitudes above 3500M or 10,000 feet, diving to depths in excess of 25M (80ft) and flying within 24-hours of diving activity.