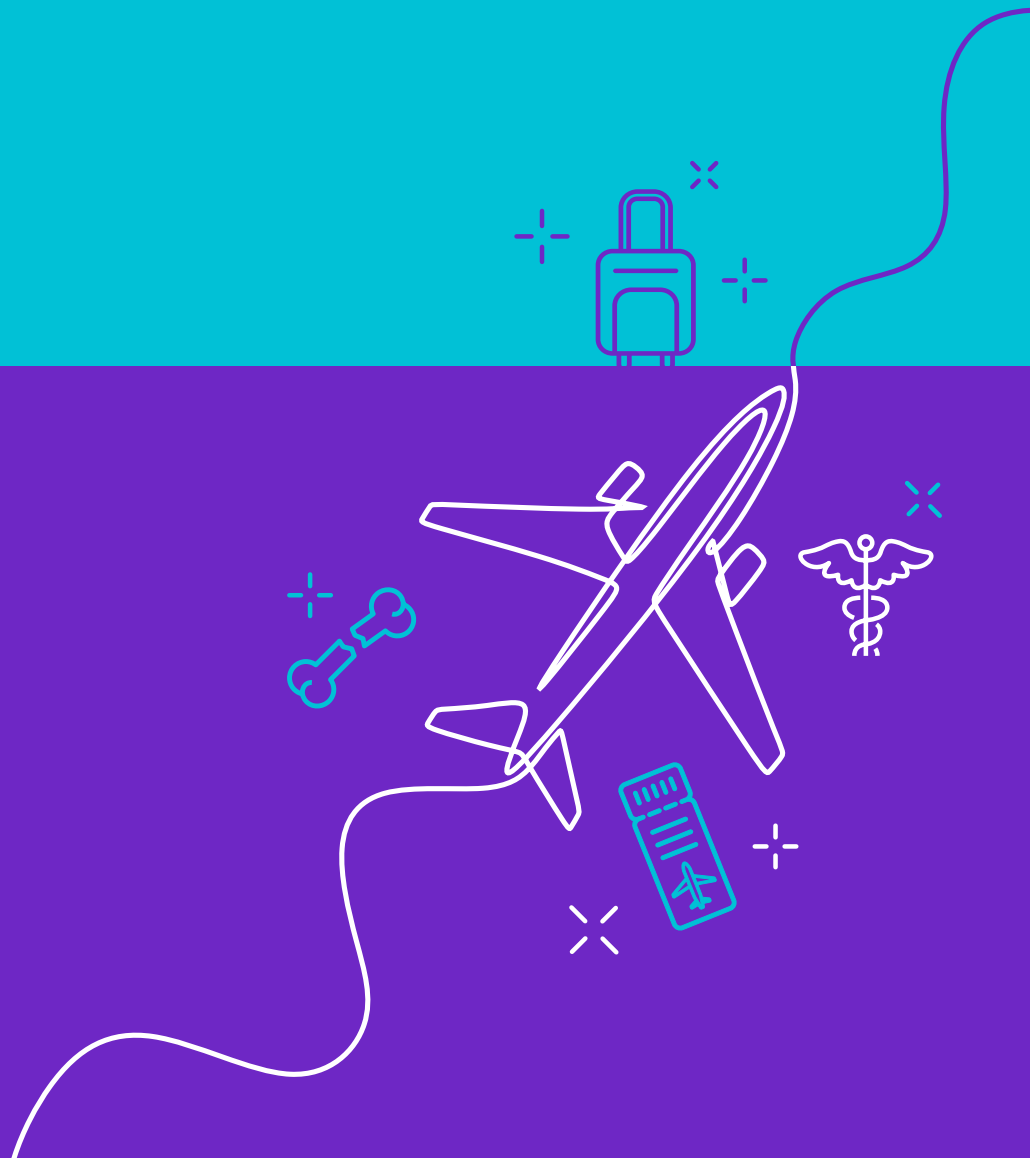


CHUBB®

## International Travel

Medical, Security,  
and Travel Benefits  
for Schools, Non-  
Profits, Work & Travel  
Programs, and More



Traveling internationally offers opportunities to explore new places and experience new cultures. It also can present a unique set of risks.

Those traveling abroad may be faced with unexpected emergency situations—including accidents, severe illnesses, natural disasters, political uprisings, and travel disruptions—that can be difficult to navigate in a foreign country. Organizations that sponsor out-of-country programs need an effective way to help ensure the safety of and provide insurance protection for their travelers. Furthermore, they need the support of a global network of experts that can respond quickly and ensure quality care when emergencies happen.

At Chubb Accident & Health, we have decades of experience in supporting the specialized travel risk management needs of our clients and their travelers. We share your commitment to your travelers' safety and well-being, and we've designed our program to help you proactively manage worldwide travel risk and be there in your time of need. By integrating insurance benefits and 24/7 assistance services, we deliver seamless and comprehensive coverage anywhere in the world.

We'll help minimize the risks, so you and your travelers can focus on the opportunities that lie ahead.

## Why Offer International Travel Coverage?

Includes valuable medical and sickness benefits that fill gaps in travelers' health coverage when traveling abroad



Helps meet mandatory host-country visa requirements that are required to enter certain countries



Serves as a proactive risk management tool, offering travelers access to resources needed to help them plan more effectively and understand risks associated with their destination



Specifically designed to respond to the hazards associated with international travel, such as accidental injuries, sudden illnesses, medical emergencies, natural disasters, civil disturbances, and unexpected severe weather



Helps organizations demonstrate their commitment to members/ participants and to fulfill their responsibility to protect their health and safety



## When Does Coverage Apply?

- ▶ U.S. citizens traveling anywhere in the world (outbound)
- ▶ Foreign nationals traveling to the U.S. (inbound)
- ▶ Coverage applies 24/7 while on the specific trip
- ▶ A U.S. sponsoring entity with a valid U.S. address is required

## Who We Cover

Sponsoring Organization/ Travel Purpose	Covered Travelers
<b>Educational Institutions</b> (Colleges or Universities; High Schools)	Students, faculty, or employees participating in study abroad or international exchange programs
<b>Cultural Organizations</b>	Group members traveling for cultural enrichment purposes
<b>Work &amp; Travel</b>	Individuals traveling for work experience (e.g., au pairs, camp counselors, summer internships)
<b>Religious/Missionary Organizations</b>	Members of churches, parishes, or congregations traveling for religious retreats, missions, or humanitarian efforts
<b>Non-Profit Organizations</b>	Volunteers, members, or employees traveling to serve others
<b>Sports/Recreational Organizations</b>	Athletes, managers, coaches, or volunteers traveling to compete internationally in sports tournaments
<b>Entertainment/Production Companies</b>	Non-employee/independent contractors working as members of a film or television production crew or as contestants/actors in reality shows or theater productions overseas

## Coverage Highlights

01

### Plans Tailored to Meet Your Needs and Budget

- ▶ Coverage may be available to individuals traveling outside their home country—either U.S. citizens traveling abroad and/or individuals entering the U.S. (U.S. Domestic travel plans also available).
- ▶ Programs can be customized to your desired benefits and limits.
- ▶ Various cost-sharing options such as deductibles and co-insurance are available to create more affordable premiums.

02

### Simple Administration & Convenience

- ▶ Group underwriting means no individual health questions asked. All members can be covered on a Blanket basis.
- ▶ Plans can be administered on a Blanket basis (annual premium, no insured named list required) or Enrollment basis (per person rates with total premium and named insured list reported in arrears).
- ▶ We coordinate directly with medical providers to deliver payment at point of service, meaning no out-of-pocket costs and less stress for your travelers.
- ▶ Ability to work with leading travel claims TPAs.

03





### Your Eyes & Ears Across the Globe

- ▶ 24/7/365 access to worldwide travel assistance services.
- ▶ Access to a global network of 400,000+ medical providers to help ensure the highest quality of care and to provide medical coordination and monitoring for travelers.
- ▶ Travel intelligence available via portal and mobile app, empowering travelers to be more aware when in a new country.

## Core Plan Design

Benefit	What It Provides
Out-of-Country Medical	<ul style="list-style-type: none"> <li>• Pays for covered medical services due to accidental injury and/or emergency sickness</li> <li>• Can include coverage for: <ul style="list-style-type: none"> <li>– Mental nervous conditions</li> <li>– Pre-existing conditions</li> <li>– Telemedicine consults</li> </ul> </li> </ul>
Accidental Death & Dismemberment	Pays a lump sum benefit if an accident results in loss of life, limb, sight, speech, or hearing
Emergency Evacuation	<ul style="list-style-type: none"> <li>• Transport an insured to the nearest, most appropriate medical facility if they're more than 100 miles away from their home</li> <li>• Coordinate the return to home country after stabilized</li> </ul>
Family Reunion	Transport a family member to accompany the insured
Repatriation of Remains	Pays costs associated with the preparation and air transportation of an insured's mortal remains to home country
Security Evacuation	<ul style="list-style-type: none"> <li>• Transport the insured to the nearest place of safety; returning the insured to their location or home</li> <li>• Covered Occurrences: <ul style="list-style-type: none"> <li>– Expulsion from a host country</li> <li>– Political and/or military events involving host country</li> <li>– Natural disaster</li> <li>– Deliberate harm/threats against insured</li> </ul> </li> </ul>
Travel Inconvenience	<ul style="list-style-type: none"> <li>• Trip Cancellation/Interruption</li> <li>• Trip Delay</li> <li>• Quarantine Coverage</li> </ul>
Travel Assistance Services	<p>24/7/365 Travel Assistance services offering health, security, and travel-related information anywhere in the world via telephone, mobile app, or portal</p> <ul style="list-style-type: none"> <li>• Medical Transportation <ul style="list-style-type: none"> <li>– Coordination of evacuation, repatriation, and transportation of family members</li> </ul> </li> <li>• Medical Assistance <ul style="list-style-type: none"> <li>– Medical referral and monitoring, physician dispatch, and coordination of hospital admission</li> <li>– Telehealth and Remote Behavioral Health services are available</li> </ul> </li> <li>• Travel Assistance <ul style="list-style-type: none"> <li>– Language interpretation; assistance with lost luggage, documents, and personal items; legal referrals; pre-trip information; and security intel</li> </ul> </li> <li>• Flexibility to work with most assistance providers based on client choice; customized setups are available</li> </ul>

## Claim Scenarios

Situation	Risk	Action	Outcome
 <p>A 54-year-old professor on assignment in Belize suddenly had a heart attack while teaching class. Being on assignment for only three months, the professor didn't have a local doctor in Belize.</p>	<p>If the professor didn't get treated at the proper facility right away, the condition could have worsened or even caused death.</p>	<p>Authorities were called and the professor was rushed to the local hospital. Travel Assistance was activated, and it was determined that the professor should be transferred to a local medical center of excellence for the best treatment. The professor's spouse was flown to the hospital for support.</p>	<p>The professor received immediate medical attention. Our network of medical professionals provided immediate oversight early on, ensuring the best medical care. The professor's spouse was able to be there, and the university's Risk Manager was kept in the loop every step of the way.</p>
 <p>A volunteer in Nicaragua fell and broke her arm in a small coastal town where she'd been volunteering.</p>	<p>The volunteer was in pain and needed to seek treatment right away. The accident occurred after 5 p.m.</p>	<p>The volunteer called our Travel Assistance team, which found an after-hours clinic that had onsite X-rays.</p>	<p>Our Travel Assistance network was able to locate a clinic with extended hours, as well as arrange for transportation from the town to the clinic.</p>
 <p>A 20-year-old female student woke up in her dorm room in Rome, Italy, with excruciating stomach pains. Not yet fluent in Italian, she didn't know how to reach a local doctor.</p>	<p>Without a plan for treatment, the student's condition could have worsened.</p>	<p>The student called Travel Assistance, which was able to get an appointment at a local physician who was only two blocks away from her dorm.</p>	<p>The Travel Assistance network was easy and efficient to access. The student didn't have to worry about language barriers, as Travel Assistance ensured the doctor spoke English.</p>
 <p>A group of U.S. students was studying abroad in Hong Kong when protests against the government began in December 2019.</p>	<p>Mass protests and violent conflict occurred between the protesters and police in various districts of Hong Kong.</p>	<p>The group of students in Hong Kong was identified as being in potential danger. As the situation escalated, we moved the students out of their dorm rooms and ensured their safe return to the U.S.</p>	<p>By proactively monitoring the situation, our Travel Assistance network was able to remove the students from Hong Kong before the violence escalated.</p>

The claim scenarios described are hypothetical and are offered solely to illustrate the types of situations that may result in claims. They are not based in actual claims and should not be compared to an actual claim. The precise coverage afforded is subject to the terms and conditions of the policy as issued.





## Additional Optional Benefits

- ▶ Coma Benefits
- ▶ Burn Benefits
- ▶ Hotel Convalescence Benefits
- ▶ Prescription Drug Benefits
- ▶ Dental Treatment Benefits (Injury Only)
- ▶ Identity Theft Benefits
- ▶ Lost Baggage Benefit
- ▶ Personal Property Benefit
- ▶ Return Ticket Benefit
- ▶ Chaperone Replacement Benefit
- ▶ Family Reunion Benefit
- ▶ Felonious Assault & Violent Crime Benefit
- ▶ Limited Home Country Benefits
- ▶ War Risk Coverage
- ▶ Hijacking & Air Piracy Benefit
- ▶ Limited Home Country Extension Benefits
- ▶ Kidnap & Extortion Benefits

## Contact Us for a Quote

Interested in learning more about our International Travel coverage and the medical, security, and travel benefits it provides? Reach out to Chubb Accident & Health for additional information.

Name:  
Title:  
Phone:  
Email:

This information is a brief description of the features of this insurance program. Coverage may not be available in all states or certain terms may be different where required by law. The provision of this document is for informational purposes only and is not an insurance contract. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at [www.chubb.com](http://www.chubb.com). Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. Copyright ©2023.

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