

Travel Accident Comparison

12/31/2022 Renewal: On Call & AIG

Coverage Terms	On Call	AIG International Package
Coordination of Benefits	On Call shall request primary health insurance information and/or any supplemental travel/secondary insurance from the participant and attempt to coordinate benefits during an active assistance case. Coordination includes attempt to facilitate direct payment of covered expenses from the insurer to the medical provider and facilitating assistance with claims documentation by notifying the insurance carrier and requesting a pre-certification of medical expenses	Coverage for faculty or staff who become injured during sponsored travel are likely eligible for coverage under Foreign Voluntary Workers Compensation. Coverage also extends to endemic disease as well.
Emergency Travel Expenses following a Felonious Assault	If the Participant is the victim of a felonious assault, On Call shall arrange travel and suitable hotel accommodations for a person of the Participant's choice to join them. "We will pay the reasonable cost of economy round trip transportation and accommodation up to the amount stated in the Benefits Table incurred by any one relative or friend who has to travel to remain with or escort You home to Your Country of Domicile following a Felonious Assault", for a family member within 7 days of the assault .	
Emergency Return Home following a Felonious Assault	If a Participant's is a victim of felonious assault, On Call shall arrange for economy airfare for the Participant to return home. "We will pay the reasonable cost of economy transportation up to the amount stated in the Benefits Table Reasonable incurred by You to travel home to Your Country of Domicile following a Felonious Assault."	
Bereavement Reunion	In the event a covered Participant dies while covered under the Program, On Call shall arrange for an assigned advocate to fly to the location of the deceased to identify and accompany the remains back to the Participant's home country. "In the event of the death of the Insured Person while on an Insured Journey We will indemnify the Insured Person's estate for the cost of economy round trip transportation up to the amount stated in the Benefits Table for an assigned advocate to travel to the location of the Insured Person's death to accompany the remains back to the Country of Domicile."	
Emergency Return Home / Return Ticket Benefit	On Call does cover the round trip – for student to return to program after funeral, etc. yes it would cover the return flight (up to the benefits limit, meaning there is \$2,500 that can be utilized for both flights	
Prescription Replacement Assistance	If a Participant requires prescription medication or eyeglasses, On Call International will consult with the prescribing physician and locate and arrange to send the prescription medication or eyeglasses when it is possible and legally acceptable or arrange an appointment with a local medical provider	



We will pay up to the amount stated in the Benefits Table if You require emergency evacuation to the nearest place of safety and repatriation to Your Home Country following evacuation as a result of an Insured Event as shown hereunder. **Onward travel arrangements to an alternate study or work location will be made upon request by the Participating Organization if alternative arrangements will not delay Evacuation or Repatriation.**

Insured Event

1. **Your Appropriate Authority issues travel advices** for the Host Country You are staying in, recommending that certain categories of person which includes You should leave that country or region.
- or -
2. **The recognized Government in Your Host Country :**
 - a. Declares a state of emergency necessitating immediate evacuation or
 - b. Formally recommends or instructs that You should leave that country or region for safety or
 - c. Expels You or declares You "persona non grata".
3. Natural Disaster within Your Host Country which puts Your life in Imminent Physical Danger.
4. The political or military events in the Host Country put Your life in Imminent Physical Danger.
5. ~~You are kidnaped or having a missing persons report filed with the local/international authorities. (see other coverage)~~
6. Following a verified physical attack or threat of physical attack on You.

For benefits to be payable under this section:

1. You must contact Our Crises Management Company as soon as reasonably practicable after You became aware of any situation that may give rise to an Insured Event or as soon as reasonably possible after the occurrence of the Insured Event. If the Crises Management Company is not so contacted, Our liability to pay any subsequent claim under this section will cease.
2. You must provide the Crises Management Company with all reasonable assistance and information requested in a timely manner.
3. You must follow the reasonable advice of the Crisis Management Company at all times.
4. If You are entitled to any refund on unused tickets or returnable deposits or advanced payments We are entitled to deduct these from the value of any claim.
5. You must be able to reasonably prove that there is Imminent Physical Danger to Your Life with either physical or documented evidence.
6. You must be able to prove that, In the event of physical attack or threat of physical attack, such attack or threat occurred by either physical or documented evidence.

The following exclusions are applicable to Emergency Security Evacuation Expenses;

We will not pay any expense arising directly or indirectly from:

1. Your failure to reasonably prove that there is any Imminent Physical Danger to Your Life
2. Your taking part in any political activity or operations of any security or armed forces unless declared to and agreed by Us.
3. Your failure to maintain and possess duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation required in Your Host Country.
4. Any evacuation expenses or costs incurred more than 30 days after the event giving rise to your evacuation.
5. Any expense attributable in whole or in part to debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.
6. Any Losses incurred by You or claim costs that have been unnecessarily increased by Your unreasonable failure to follow the reasonable advice of Our Emergency Security Company

Emergency Security Evacuation and Repatriation Expenses



Coverage Terms	On Call	AIG International Package
	<p>Natural Disaster Evacuation: If Participant requires emergency evacuation due to a Natural Disaster, On Call will arrange the Participant's transportation to the nearest safe location, lodging within the safe haven and onward travel arrangements to their home or an alternate study or work location</p> <p>The method of transportation will be as deemed most appropriate to ensure the Participant's safety. If evacuation becomes impractical due to hostile or dangerous conditions, On Call will maintain contact with and advise Participant until evacuation becomes viable or the political or social upheaval has resolved.</p> <p>Should commercial transportation be available, but transportation to the commercial transportation departure point represents an imminent threat to the Participants safety, On Call shall arrange secure transport to the departure point.</p>	
	<p>Political Evacuation: If Participant requires emergency evacuation due to political or military events, On Call will arrange the Participant's transportation to the nearest safe location, lodging within the safe haven and onward travel arrangements to their home or an alternate study or work location.</p>	
<p>Chaperone Replacement</p>	<p>In the event a chaperone or faculty leader designated by the Participating Organization for a group of travelers is unable to continue with the trip due to illness or injury, On Call will pay and arrange pay for a replacement faculty or chaperone designated by the Participating Organization to be flown to the group's location to take over the program.</p>	
<p>Catastrophe Coverage</p>	<p>We will pay up to the amount stated in the Benefits Table if You are forced to move from Your pre-booked accommodation as a result of fire, lightning, explosion, earthquake, avalanche, storm, tempest, tsunami, hurricane, flood, medical epidemic or local government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred for You to continue with the trip or, if the trip cannot be continued, for Your return to Your Home Country.</p> <p>The following exclusions are applicable to Catastrophe Coverage: We will not pay any expense arising directly or indirectly from:</p> <ul style="list-style-type: none"> a. Any costs incurred following Your decision not to remain in Your booked accommodation when official directives from local or national authorities state that it is acceptable to do so. b. Any costs or expenses payable by or recoverable from the tour operator, airline, hotel or other provider of services. 	
<p>Incident Briefing</p>	<p>Upon request, a Global Security Specialist will provide a non-emergency briefing following an incident to discuss impacts to current and future travel for an individual, group or operations in the location of the incident</p>	
<p>Technology for System and each Institution</p>	<p>On Call shall provide technology to the Client to be used in conjunction with education and plan documents. Digidoc allows vital contact information to be placed directly on Participant's cell phones through a text message or embedded link in email or website. The contact card is customized for each Client and can hold a variety of content. The Client may also choose to activate delivery of a second message which can be a link to a plan document, a video orientation or a link to a webpage.</p>	



Search and Rescue

We will pay up to the amount stated in the Benefits Table for all reasonable and necessary costs incurred by the authorities in searching for You and bringing You to a place of safety You are either (1) reported missing and it is known or reported that You may have sustained Accidental Bodily Injury or suffered illness, or (2) the weather conditions are such that to in order to prevent Accidental Bodily Injury or the suffering of illness the police or rescue authorities instigate a search and rescue for You.

For benefits to be payable under this section:

1. You must comply at all times with local safety advice that is offered to all members of the public and You must comply with all recommendations and restrictions prevalent at the time.
2. You must agree that the chargeable proportion of any search and rescue made by Us will be limited to the amount stated in the Benefit Table.
3. You must agree that expenses will only be made by Us to the time where You are recovered by Our search and rescue team and no additional payment will be made by Us if we decided that continuing the search is no longer viable.
4. You must obtain an additional written report from the authorities and provided it to Us before an expense can be paid.

The following exclusions are applicable to Search and Rescue:

We will not pay any expense arising directly or indirectly from:

1. Any circumstances where You were knowingly endangering Your life.
2. Any activities where Your experience or skill level falls below those reasonably required to participate in such activities.

Legal Consultation and Referral

If a Participant is arrested, or requires the services of an attorney, On Call shall arrange for an **initial telephone consultation with an attorney without charge** to Participant. If needed, a Participant will be referred to an attorney in the appropriate geographical area. This service applies only when a Participant is traveling internationally

Commercial General Liability	<p>“Exposures” that leave the United States – either employees or products are exposed to the regulations and laws in the country they or the product is found. US Domestic coverage will sometimes have a worldwide territory definition provided suits are brought in the US. International law provides that suits brought in another jurisdiction can be heard regardless of response from the other party making worldwide defense essential.</p> <p><u>Commercial General Liability</u></p> <p>Coverage applies broadly to exposures - either products exported or personnel that travel to or live in another country. Coverage is provided as follows:</p> <p>Master Control Program Aggregate: \$4,000,000</p> <p>General Aggregate Limit : \$2,000,000 Products-Completed Operations Aggregate Limit: \$1,000,000 Personal & Advertising Injury Limit: \$1,000,000 Each Occurrence Limit: \$1,000,000 Medical Expense Limit: 10,000/50,000 Damages To Premises Rented To You Limit: \$1,000,000</p> <p>Employee Benefits Liability Limit of Liability - Each Wrongful Act: \$1,000,000 Employee Benefits Liability Limit of Liability - Annual Aggregate: \$1,000,000</p>
Territory Restrictions	<p>*Note that The Russian Federation and Republic of Belarus are now excluded from all coverage parts via form 89338WR (06/18) Coverage Territory-Amended (Excluded Locations) and Ukraine is excluded from the Commercial Property coverage part only. Additionally, any travel to Ukraine is considered a material change in exposures/risk and should be declared for further underwriting.</p> <p>Given the current global climate, we've amended our grant of War cover under AL and EL as follows: Auto form WS0096WR (02/06) War Exclusion- Deleted has been removed and form WS0989WR War Exclusion Deleted-Employers Liability has been replaced with WR4223 (03/22) War Exclusion Revised- Designated Countries Only- Employers Liability.</p>
Contingent Auto Liability	<p>This coverage sits over any coverage which is placed for rental vehicles where limits and terms may not be equal to standard US coverage.</p> <p>Limits of Insurance - Auto Liability \$1,000,000 Liability Coverage Limit (any one accident) Medical Expense Coverage (each accident limit) \$50,000</p>
Foreign Voluntary Workers Compensation, Employers Liability	<p>This coverage will provide Foreign Voluntary Workers Compensation on a primary 24/7 basis during sponsored travel. This coverage responds first dollar and extends coverage to include endemic disease, medical evacuations and repatriations. The coverage will continue to respond and pay benefits after the return to the US, for the life of the claim.</p>