

The following is a brief description of the Study Abroad 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 States. 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 will only be covered up to fifteen days in duration and must occur directly before, after or during the program. Coverage for an Insured shall not exceed 365 days.

Travel Inconvenience Benefits

Benefits

Maximum Principal Sum:

Pre-Departure Trip Cancellation Benefit Up to 100% of Trip Coast to a maximum of \$2,500
We will reimburse you if you are prevented from taking your covered trip due to you or your family member's sickness, covered injury, death or one of the following other covered events: hijacked, kidnapped, or quarantined; for the amount of payments and deposits that you paid for your covered trip.

Post-Departure Trip Interruption Benefit Up to 100% of Trip Cost to a maximum of \$2,500
We will reimburse you if your arrival on your covered trip is delayed beyond the scheduled date of departure due to you or your family member's sickness, covered injury, death; or one of the following other covered events: hijacked, kidnapped, or quarantined; or you are unable to continue your covered trip after you have departed on your covered trip due to you or your family member's sickness, covered injury, or death or one of the following other covered events: hijacked, kidnapped, or quarantined.

Travel Delay Benefit (Waiting Period of 6 Hours or More) \$1,000
(Subject to \$200 per day). We will reimburse you for reasonable additional expenses incurred by you for lodging arrangements, meals, telephone calls and local transportation while you are delayed, up to the corresponding Maximum Covered Amount.

Baggage and Personal Effects Benefit \$750
(Per Item Limit: \$250 per item / Deductible: \$0 per occurrence). We will reimburse you for a Baggage and Personal Effects Benefit, in excess of the Deductible shown, less any amount paid or payable from any Other Valid and Collectible Insurance or indemnity, for direct loss, theft, damage or destruction of your Baggage during your Covered Trip, up to the corresponding Maximum Covered Amount.

Baggage Delay Benefit (Waiting Period of 12 Hours or More) \$300
(Per Day Limit: \$100). If your Baggage is delayed or misdirected for 12 hours or more, we will reimburse you a Baggage Delay Benefit, for: (i) the cost of reasonable additional clothing and personal articles purchased or rented by you during the Covered Trip, and (ii) the expenses incurred during your Covered Trip to expedite the return of your delayed or misdirected Baggage; up to the corresponding Maximum Covered Amount.

Emergency Evacuation and Repatriation Plan

Emergency Evacuation and Repatriation Plan

A comprehensive travel assistance program offering you benefits and services when traveling 100 miles or more from your principal residence. Your spouse/domestic partner and/or dependent children will only be covered when making a trip with you.

Benefit:	Benefit Amount:
Emergency Evacuation and Repatriation	Up to a maximum of \$1,000,000
Transportation Expenses to the place of Hospitalization for One Person chosen by the Insured	One Round-Trip Ticket Maximum: \$5,000
Visiting Person's Lodging and Meals (Maximum of 10 Days)	Not to Exceed \$500 per Day
Return of Remains	Up to a maximum of \$1,000,000
Return of Baggage.....	Up to a maximum of \$1,000,000
Companion Escort Services	Up to a maximum of \$1,000,000

Security Evacuation Benefit Per Covered Person: \$100,000

The **Aggregate Limit of Liability** per **Event** arising under the Security Evacuation Benefit is \$2,500,000.

If, as a result of an **Event** that takes place while you are on a Covered Trip, you require extrication from a location in which you are traveling due to an Imminent Physical Danger, We or Zurich Travel Assist will arrange for and pay on your behalf a Security Evacuation Benefit, for the Transport and Related Costs (including hotel/lodging, meals and, if necessary, physical protection for you; but excluding personal comfort and convenience items) of you to the Nearest Place of Safety, up to the corresponding Maximum Covered Amount.

Event means any of the following situations in which the Covered Person finds himself or herself while on a Covered Trip:

1. Expulsion from a location in which the Covered Person is traveling or being declared persona non-grata on the written authority of the recognized government of the location in which the Covered Person is traveling;
2. Political, social or military events involving the location in which the Covered Person is traveling which result in the appropriate government authority(ies) of the Covered Person's location of Principal Residence or the location in which the Covered Person is traveling issuing a formal recommendation that citizens of the Covered Person's country of Principal Residence or the country in which the Covered Person is traveling leave the location in which the Covered Person is traveling;
3. Storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that results in such severe and widespread damage that the area of damage is officially declared a disaster area by the appropriate government authority(ies) of the location in which the Covered Person is traveling and such area is deemed to be uninhabitable or dangerous;
4. Confirmed (by documentation and/or physical evidence) attack or threat of attack against the Covered Person's health and safety by a third party;
5. Deemed kidnapped or a missing person by local or international authorities and, when found, the Covered Person's health and/or safety are in question within seven (7) day(s) of his or her being found.

Accident Plan

Accidental Death Benefit.....\$25,000

If you suffer a loss of life as a result of a Covered Injury, we will pay the applicable Principal Sum. The death must occur within 365 days of the Covered Injury.

Accidental Dismemberment and Plegia Benefit.....\$25,000

If an Injury to you results in any of the following Covered Losses, we will pay the benefit amount shown. The Covered Loss must occur within 365 days of the Accident. The benefit amounts are based on your Principal Sum.

Covered Loss of:	Principal Sum	Covered Loss of:	Principal Sum
Both hands or both feet.....	100% of Principal Sum	Speech or Hearing	50% of Principal Sum
One hand and one foot.....	100% of Principal Sum	One hand, one foot, or sight of one eye	50% of Principal Sum
One hand or one foot plus loss of sight of one eye	100% of Principal Sum	Thumb and index finger of the same hand.....	25% of Principal Sum
Sight of both eyes	100% of Principal Sum	Hearing in One Ear	25% of Principal Sum
Speech and Hearing.....	100% of Principal Sum		

Plegia:	Principal Sum	Plegia:	Principal Sum
Quadriplegia.....	100% of Principal Sum	Hemiplegia	50% of Principal Sum
Paraplegia.....	75% of Principal Sum	Uniplegia	25% of Principal Sum

The **Aggregate Limit of Liability** per **Covered Accident** arising under the Accident Plan is \$1,000,000.

For purposes of this benefit:

1. **Covered Loss** means:
 - a. For a foot or hand, actual severance through or above an ankle or wrist joint;
 - b. Actual severance through or above the metacarpophalangeal joint of a thumb or index finger;
 - c. Total and permanent loss of sight;
 - d. Total and permanent loss of speech;
 - e. Total and permanent loss of hearing.
2. **Plegia** must continue for twelve (12) consecutive months and be determined by Our competent medical authority to be permanent, complete and irreversible paralysis of one or more Limbs. A Limb means an arm or a leg. Proof of total paralysis may be required by Us on a periodic basis. Benefits are not payable for paralysis caused by a stroke.

Extra Coverage

Out of Country Travel Medical Expense Benefit

Benefit:	Benefit Amount:	Deductible
Medical Expense Benefit	\$250,000.....	\$0
Benefit Sublimits:		
Hospital Room and Board	The average semi-private room rate per day	\$0
Emergency Dental.....	\$1,000.....	\$0
Emergency Dental – Sudden Relief of Pain.....	\$500.....	\$0
Mental or Nervous Disorders – Inpatient.....	Maximum Benefit Amount shown in the Medical Expense Benefit	\$0
Mental or Nervous Disorder – Outpatient.....	Maximum Benefit Amount shown in the Medical Expense Benefit	\$0
Newborn Nursey Care.....	\$1,000.....	\$0
Home Country Extension Benefit.....	\$25,000 (This Benefit is Excess Coverage).....	\$0
Hospital Admission Guarantee Charge or Medical Expense Guarantee Charge Benefit	\$10,000.....	\$0
Pre-Existing Conditions Benefit.....	Maximum Benefit Amount shown in the Medical Expense Benefit	\$0

We will pay the Reasonable and Customary expenses incurred by the covered person for medically necessary medical services or treatments resulting from a covered accident or an illness while such covered person is traveling outside his or her country of principal residence, while on the business of the policyholder including personal deviations and side trips.

Additional Out of Country Travel Medical Expense Benefits:

The following benefits are in addition to, and included within, the Out of Country Travel Medical Expense Benefit Maximum Covered Amount shown in the Schedule.

Home Country Extension Benefit:

We will pay Our share of the Usual and Customary expenses for Covered Medical Services incurred by you up to the Maximum Covered Amount shown in the Schedule resulting from a Covered Injury or Sickness while you are in your country of Primary Residence during the course of a Covered Trip. Coverage is provided in excess of the Deductible and is subject to the Co-Insurance and to any Medical Expense Sublimits shown in the Schedule. The Medical Expense Benefit Sublimits are included within, and in addition to, the Maximum Covered Amount for the Home Country Extension Benefit. The Home Country Extension Benefit is payable in excess of any In Force Policy.

Hospital Admission Guarantee Charge or Medical Expense Guarantee Charge Benefit:

If while traveling outside of your country of Primary Residence on a Covered Trip, you suffer a medical emergency, We or Our Assistance Provider will pay on your behalf up to the Hospital Admission Guarantee Charge or Medical Expense Guarantee Charge

Benefit, up to the corresponding Maximum Covered Amount per Insured shown in the Schedule, for actual expenses incurred for guarantee of payment to the Hospital or the medical provider. You agree to reimburse Us or Our Assistance Provider for the amount We or Our Assistance Provider paid for the Hospital Admission Guarantee Charge or a Medical Expense Guarantee Charge.

Any amount payable under the Out of Country Travel Medical Expense Benefit will be reduced by any amounts paid or payable under this Hospital Admission and Medical Expense Charge Benefit.

On Call International Travel Assistance Contact Information

On Call International Phone: 833-808-0251 (Toll-Free in U.S. and Canada)
11 Manor Parkway +1-978-651-9219 (Collect – anywhere else in the world)
Salem, NH 03079 SMS Text: +1-844-302-5131
Email: mail@oncallinternational.com Website: www.oncallinterantional.com

Health Special Risk, Inc. Claim Contact Information

Health Special Risk, Inc. Phone: 972-512-5600
P.O. Box 250649 Toll-Free Number: 866-409-5734
Plano, TX 75025-0649 Fax: 972-512-5818
e-mail: GallagherZurich@hsri.com

General Exclusions

We will not pay for any loss under the Policy, arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion for the following:

- a. suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO). This exclusion does not apply to the Out of Country Travel Medical Expense Benefit and Emergency Evacuation and Repatriation Plan Benefit;
- b. mental, nervous, or psychological disorders. This exclusion does not apply to the Post-Departure Trip Interruption Benefit, Out of Country Travel Medical Expense Benefit and Emergency Evacuation and Repatriation Plan Benefit;
- c. being under the influence of drugs or intoxicants, unless prescribed by a Physician;
- d. Normal Pregnancy, resulting childbirth, and elective abortion. This exclusion does not apply to Pre-Departure Trip Cancellation Benefit;
- e. participation as a professional in athletics while on a Covered Trip;
- f. riding or driving in any motor competition;
- g. declared or undeclared war, or any act of war;
- h. service in the armed forces of any country;
- i. operating or learning to operate any aircraft, as pilot or crew;
- j. mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports;
- k. scuba diving if the depth of the water exceeds 75 feet;
- l. the Insured's commission of or attempt to commit a felony;
- m. elective medical or holistic treatment or procedures;
- n. failure of any tour operator, Common Carrier, other travel supplier, person or agency to provide the bargained-for travel arrangements/services;

- o. a loss that results from a sickness, disease, or other condition, event or circumstance that occurs at a time when the Policy is not in effect for the Insured;
- p. Epidemic or Pandemic. This exclusion does not apply to the Post-Departure Trip Interruption Benefit, Travel Delay Benefit, Out of Country Travel Medical Expense Benefit and Emergency Evacuation and Repatriation Plan Benefit.

Who We Will Pay

1. **Loss of Your Life.** Covered Losses resulting from your death are paid to the named beneficiary at the time of death. If there is no beneficiary named or the named beneficiary predeceases or dies at the same time as you, we will pay the benefit to your estate. If you are a minor or are not competent to give a valid release for the payment, the payment will be made to his/her parent, guardian, or other person actually supporting you.
2. **All Other Claims.** Benefits are to be paid to you. He or she may direct in writing that all, or part of the Emergency Evacuation and Repatriation Benefit, if applicable, will be paid directly to the party who furnished the service. The direction may be changed by you at any time up to the filing of the Proof of Covered Loss.
3. Any payment we make will fully discharge Us to the extent of the payment.

Important

This is a brief description of the coverage provided through the Study Abroad Accident Insurance plan. If any conflict should arise between the contents of this handout and the master policy or if any point is not covered herein, the terms of the master policy shall govern in all cases.

Sanctions Exclusion Endorsement

Notwithstanding any other terms under the policy, we shall not provide coverage nor will we make any payments or provide any service or benefit to any insured, beneficiary, or third party who may have any rights under the policy to the extent that such coverage, payment, service, benefit, or any business or activity of the insured would violate any applicable trade or economic sanctions law or regulation.

Zurich

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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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Telehealth Services

The Basics

- On Call's 24/7 Global Response Center provides telehealth services as an option for non-emergent medical assistance requests.
- The customer does not need to do anything different to initiate services. The telehealth option will be explained if telehealth is deemed appropriate for their request.
- The On Call Assistance Coordinators will evaluate the request for assistance to determine if telehealth is an appropriate option for the customer and available in the customer's location. The telehealth appointment process will be explained and offered as an alternative to an in-person visit.
- Telehealth does not include mental health services at this time.

An Introduction to Telehealth

Telehealth connects customers to a global network of local doctors via an easy-to-use digital platform (via mobile app or web), allowing for 24/7 access to quality medical care from nearly anywhere in the world.

The telehealth provider maintains relationships with over 20,000 doctors in 75 countries. Services are available in more than 20 languages, and the app and customer support are available in seven different languages.

On Call selected a provider based on their robust provider vetting process, expansive network, and their innovative technology integration capabilities.

Customer Experience

- The customer contacts the On Call Global Response Center to ask for assistance with obtaining non-emergent medical care.
- An Assistance Coordinator pre-screens for telehealth compatibility.
- Eligibility is confirmed.

- The Assistance Coordinator accesses the telehealth administrative portal, enters the customer's information and coverage, and creates a link for the customer.
- The link is shared via email or SMS text.
- The customer can choose to install the mobile application or visit the portal via browser.
- The customer will complete the registration process to create a password.
- Once in their account, the customer will see "On Call International coverage was added to your account" and this will prompt them to make an appointment.
- Customers can choose a physician and time for their appointment, select their language and other settings, and manage their appointment(s) if something changes through the portal or app.
- Technical support is available through the portal and connects with the 24/7 telehealth support team. The support team will notify On Call of certain instances, explained below.

In case of emergency or additional services needed

The telehealth 24/7 support team has an escalation protocol to reach out to On Call in the following situations:

- Patients in need of hospitalization
- Patient requiring additional CT scan, MRI, or lab tests
- A patient who needs assistance to return home
- In the case of a fatal event
- No available doctor
- Referrals to other specialties
- Patient or coverage details were entered incorrectly

Payment

On Call will set an appointment as **fully covered**, **partially covered** (if there is a deductible), or **self-pay** dependent on services and coverage available. All customer-facing payments will be made via the portal – On Call has no visibility or access to a customer's financial data.

Client Experience

- On Call will follow existing client notification, eligibility, and case update protocols for outpatient medical assistance requests.
- On Call has administrative access to a "parent" level portal that enables the operations team to maintain oversight of appointments being made.
- Cases will be classified as Medical: Telehealth.
- If a case starts off as telehealth and turns into something more serious, On Call will update the case type accordingly.



Telehealth Countries

The telehealth provider has ongoing efforts to constantly expand their network so this list may not be all inclusive. On Call will not be offering any telehealth services in comprehensive or limited OFAC sanctioned countries during the proof-of-concept period. This may change in the future.

AMERICAS	EMEA	EMEA	APAC
Argentina	Andorra	Maldives	Australia
Bahamas	Austria	Malta	India
Belize	Belgium	Moldova	Indonesia
Bermuda	Bulgaria	Morocco	Nepal
Bolivia	Croatia	Netherlands	New Zealand
Brazil	Cyprus	Norway	Philippines
Canada	Denmark	Poland	Sri Lanka
Cayman Islands	Egypt	Portugal	Thailand
Chile	Estonia	Romania	Vietnam
Colombia	Finland	Russia	
Costa Rica	France	Rwanda	
Domenica Republic	Germany	Seychelles	
Ecuador	Greece	Slovakia	
Guatemala	Iceland	Slovenia	
Honduras	Ireland	South Africa	
Jamaica	Israel	Spain	
Mexico	Italy	Sweden	
Nicaragua	Kazakhstan	Tanzania	
Panama	Kenya	Turkey	
Peru	Kyrgyzstan	United Arab Emirates	
Saint Maarten	Latvia	United Kingdom	
United States	Lithuania		

FAQ's

How does On Call know what is appropriate for telehealth versus in-person?

On Call Assistance Coordinators undergo training to determine which conditions may be suitable for telehealth services. Certain conditions such as open fractures, head trauma, bleeding, and cardiac events are immediately excluded, and customers are directed to seek emergency medical care. The telehealth team provides an additional level of screening to evaluate each case. If a situation is deemed inappropriate for telehealth services by their team, the case is promptly referred to On Call for further assistance.

What if an telehealth provider is not available in a customer's location?



No problem, telehealth is not the only option. On Call will arrange or refer to in-person services as we have always done in the past.

What if a customer does not want a telehealth appointment and prefers in-person?

No problem, telehealth is not the only option. On Call will arrange or refer to in-person services as we have always done in the past.

Can customers get a prescription from a telehealth appointment?

In many cases, yes! The physician will send a prescription to a local pharmacy for the customer to pick up. Note that prescriptions are not included in the cost of the appointment and will need to be self-paid. Some prescriptions, controlled substances for example, may not be allowed to be prescribed in some locations without an in-person visit. A customer may be referred back to On Call if the telehealth physician cannot meet their needs.

Once a customer has registered for the portal, can they make more appointments?

For customers who are self-paying for their appointments, they will be allowed up to three follow up appointments before being referred to On Call. For others where coverage is being applied, they will need to initiate requests for any new appointments through On Call so coverage can be confirmed.

What if a customer has a telehealth appointment but cannot get the services they need, or the situation escalates?

There are robust protocols in place to ensure that On Call is notified in these events. Please see the “In case of emergency or additional services needed” section in the Client Experience description above.



Global Risk Intelligence Portal

The **Global Risk Intelligence Portal** allows you to research countries and areas/major cities globally. Quickly identify high risk countries and access overview data including security, political instability/civil unrest, crime, transportation, environmental, and medical information.

ACCESSING GRIP

Visit myoncallportal.com and enter Group ID **100221GRIP22**

RISK MAP DASHBOARD

A color-coded, interactive map with multiple layers, including a risk rating layer and a COVID-19 layer. The COVID-19 layer provides an overview of border conditions, health infrastructure, and case trends.

COUNTRY INFORMATION

To research information about your destination including guides of overall risk on a country-by-country basis with focus on crime, natural disaster, infrastructure, political stability, health concerns, travel safety, and consular support information:

- Find the country you are interested in on the **Country Risk Reports** menu
- Select your country and click **Generate**
- Review the report online or download and save it

COUNTRY/AREA RISK LEVEL DEFINITIONS

The numeric indicator relates to an assigned risk level to a specific country/area or incident.

Minimal (1):

Negligible countrywide security risks with stable political environment, low crime rates, adequate infrastructure and minimal threats posed by health risks and/or environmental hazards.

Low (2):

Some degree of risk posed by national political environment, criminal threats that may vary by location, the presence of potentially impactful public health threats and/or environmental hazards, and/or limited infrastructure in some areas. Threats may be highly localized and not common to country at large.

Medium (3):

Serious security threats exist in country due to sensitive political environment, heightened criminality, lack of adequate infrastructure, and/or environmental hazards and/or public health risks. A heightened security posture and/or protocols may be advisable.

High (4):

The national security environment has deteriorated due to political unrest, severe criminality, degraded infrastructure, and/or the prevalence of major public health and environmental hazards.

Critical (5):

The national security environmental is characterized by extreme threats due to armed conflict, rampant violent crime, the absence of infrastructure, and/or severe environmental and public health hazards.

OTHER RISK INTELLIGENCE

The portal also includes the following publications available to view or download:

- **Incident Briefs** – situation reports of major incidents that may have long-term or permanent impact on the health and safety risks associated with a region or country.
- **Daily Spot Reports** - a summary of global hot-spots or major incidents and their associated threat level.

- **Travel Risk Management Publications** – monthly intelligence periodicals and the annual global risk report