INSURANCE INFORMATION

INSURANCE PROVIDED BY GEORGIA TECH
Study Abroad programs organized and managed by the Georgia Institute of Technology (GT) provide supplemental insurance to all participants. This supplemental insurance includes medical, medical evacuation, repatriation of remains, and security (political unrest/natural disaster) coverage. This handout does not govern insurance coverage; rather, insurance policies govern coverage so read all policy information carefully. All students who participate in GT study abroad programs are required to have this study abroad insurance plan coverage. Additional details of the policy are included on page 3 of this handout.

Medical Coverage**
The medical coverage is intended as a supplement to study abroad participants’ primary health insurance policies. The policy is valid for the duration of the program in which you will participate. The policy provides some coverage for injuries sustained or conditions diagnosed while abroad, but that coverage is limited in terms of time and amount so participants are strongly encouraged to keep their regular health insurance active while abroad. Information on the terms and limits of the coverage provided by the policy is explained in the brochure entitled World Class Coverage Plan: Georgia Institute of Technology Programs Abroad which is provided to all study abroad participants at the prep meetings/orientations conducted by the Office of International Education.

Medical Evacuation Coverage**
In the event of an accident or other medical emergency which cannot be treated abroad, evacuation coverage provides funds to pay for your return to the U.S. Information on the terms and limits of the coverage provided by the policy is explained in the brochure, “World Class Coverage Plan: Georgia Institute of Technology Programs Abroad” which is provided to all study abroad participants at the prep meetings/orientations conducted by the Office of International Education.

Repatriation of Remains**
In the unfortunate event of a death while abroad, repatriation coverage provides funds bring remains back to the U.S. Information on the terms and limits of the coverage provided by the policy is explained in the brochure, “World Class Coverage Plan: Georgia Institute of Technology Programs Abroad” which is provided to all study abroad participants at the prep meetings/orientations conducted by the Office of International Education.

Security Evacuation Coverage**
In the event of a security emergency, such as political unrest or a natural disaster, this coverage provides services to assist in evacuation to the nearest safe haven or return to the U.S. Information on the terms and limits of the coverage provided by the policy is explained in the brochure, “World Class Coverage Plan: Georgia Institute of Technology Programs Abroad” which is provided to all study abroad participants at the prep meetings/orientations conducted by the Office of International Education.
**The policy that will be used by GT study abroad programs is administered by Cultural Insurance Services International and is underwritten by ACE American Insurance Company.**

PLEASE NOTE: GT study abroad programs DO NOT provide other types of supplemental insurance coverage, such as theft insurance, trip cancellation insurance, etc.

OTHER TYPES OF INSURANCE
Because of the published policy on program cancellation, you may want to purchase insurance beyond what GT provides. In an effort to help participants understand the types of insurance available for purchase and make decisions about whether or not to purchase these types of insurance, here are brief explanations of the most common types of optional/additional insurance policies. These insurance services are not included in GT programs.

**Theft insurance** usually provides coverage to reimburse you for expenses associated with replacing a stolen passport, camera, or other items stolen while abroad.

**Baggage insurance** usually provides a reimbursement for loss, theft, or damage to baggage or personal effects. Some baggage insurance policies also provide reimbursement of expenses incurred if your baggage is delayed and you have to buy clothes and/or other personal items. **Please note that the GT policy only provides $250 in baggage coverage. If you would like more coverage, please purchase additional coverage separately.**

**Trip cancellation/trip interruption insurance** usually provides a reimbursement for unused, non-refundable expenses that were prepaid to a cancelled program. When speaking to the insurance provider, please be sure that you are clear about the circumstances under which this insurance will cover you before you purchase coverage.

**Trip delay insurance** generally provides funding to help cover costs you incur if your trip is delayed substantially (usually by 12 hours or more).

**Accidental death and dismemberment insurance** usually provides funds to the insured in the case of injury while traveling and funds to a beneficiary in the case of accidental death while traveling.

Detailed information on the terms, limitations and costs of these types of insurance is available from the companies that sell such policies. Information on some companies that offer policies with these types of coverage is listed below. Georgia Institute of Technology in no way endorses any of the companies listed below, but provides this for informational purposes only.

- MedJet Assistance
  1-800-5-ASSIST
  www.medjetassistance.com
- STA Travel
  1-800-781-4040
  www.statravel.com
- International SOS Assistance
  1-800-523-8662
  www.internationalsos.com
- Travel Guard
  1-800-826-4919
  www.travel-guard.com
- CISI – Cultural Insurance Services Int’l
  1-800-303-8120
  www.culturalinsurance.com/
- HTH Worldwide
  1-888-243-2358
  www.hthstudents.com
GT Exchange programs, GTL, Summer Group Programs, and the Pacific Program currently have the following coverage included in the program. This supplemental insurance includes medical, repatriation, medical evacuation, and security evacuation coverage. This handout does not govern insurance coverage; rather, insurance policies govern insurance coverage so read all policy information carefully and contact CISI with any coverage questions.

This handout only provides a brief summary of coverage. If you have any questions about the insurance policy or the coverage provided, please contact CISI directly.

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Details</th>
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<tbody>
<tr>
<td>$0 deductible</td>
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<tr>
<td>$250,000 at 100% Medical Coverage per Accident or Sickness</td>
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<tr>
<td>$500,000 medical evacuation + family member expenses to assist with evacuation</td>
<td>(pre-existing clause does not apply to these cases)</td>
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<tr>
<td>$500,000 repatriation of remains (pre-existing clause does not apply to these cases)</td>
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<td>30 days coverage after return for conditions first diagnosed or treated abroad</td>
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<td>$10,000 pre-existing condition benefit</td>
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<tr>
<td>$150/day + airfare (up to $3,000) for emergency medical reunion (if hospitalized for more than 6 days)</td>
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<tr>
<td>Mental and Nervous Disorders: Treated as any other medical condition</td>
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<tr>
<td>Emergency dental benefit up to $500</td>
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<td>$250 lost luggage benefit</td>
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<tr>
<td>Accidental Death and Dismemberment</td>
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<td>100,000 Security Evacuation Rider</td>
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<tr>
<td>24-hr Worldwide Assistance Benefit</td>
<td>(Call assistance center toll-free and provide policy number - referral to medical facilities, urgent message relay, referral to legal assistance, lost ticket assistance, emergency travel arrangements, etc.)</td>
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<td>For detailed policy information, please see: The World Class Coverage Plan designed for Georgia Institute of Technology Programs Abroad handout</td>
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