



EIIA International Travel Insurance Coverage

Available only Foreign travel participants from Wheaton College, Wheaton, IL

August 1, 2018 – August 1, 2021

INSURER: Starr Indemnity & Liability Company
Travel Assistance Services provided by International SOS

Contact International SOS:

Phone +1 215-942-8226 (Philadelphia); +44 20-8762-8008 (London); +65 6338-7800 (Singapore)
Membership #11BSGC000040 (Scholastic Comprehensive Membership)
Website www.internationalsos.com

TRAVEL, ACCIDENT, AND EMERGENCY SICKNESS COVERAGE ELIGIBILITY:

All Full-Time Employees; All Faculty Members on a Sabbatical Trip; All Students / Participants of Sponsored International Educational Programs including Alumni, Chaperones, Board Members, Trustees, Spouses, Eligible Domestic Partners, Dependent Children and Other Participants, specifically for a companion traveling to assist with any medical needs, or community participants who may be filling spots on a trip, but not otherwise a covered individual while on institution sponsored events outside of the U.S., its territories and possessions or the participant's Home Country.

The following information is for informational purposes only. Please refer to the policy for complete coverage terms and conditions.

ACCIDENTAL DEATH & DISMEMBERMENT	\$200,000 Per Person
Principal Sum	\$2,000,000 Aggregate Any One Accident / All Persons
TRAVEL ACCIDENT AND SICKNESS	
Emergency Medical Expenses:	\$250,000 Per Person/Per Covered Injury or Emer Sickness
Emergency Medical Evacuation:	\$1,000,000 Per Person/Per Covered Injury or Emer Sickness
Repatriation of Remains:	\$1,000,000 Per Person/Per Covered Injury or Emer Sickness

Important Coverage Limitations:

Payments under this policy will be made in full compliance with any OFAC (Office of Foreign Assets Control) trade sanctions.

- Medical coverage is for emergency injury or sickness during travel outside of the U.S., its territories and possessions or the participant's Home Country while participating in an institution-sponsored trip
- ALL Evacuation must be pre-certified and coordinated by International SOS
- No deductible applies for services
- Security Evacuation - 100% of Usual and Customary Charges
- Natural Disaster Evacuation - \$100,000 limit per person / \$1,000,000 per event
- Trip Cancellation coverage \$2,000 lifetime maximum per insured person
- Trip Interruption coverage \$2,000 per insured person per policy year/and lifetime maximum,3 day maximum benefit period
- Unlimited Personal Sojourn for pre or post-trip travel outside of the U.S., its territories and possessions or the participant's Home Country (Note: Access to emergency assistance and insurance is denied for any personal travel to any country or location with a U.S. Department of State Level 3 or Level 4 Travel Advisory.)
- Excluded activities: skydiving/parachuting; hang gliding; bungee jumping; mountain climbing; pot-holing; zip-lining; motorcycle riding; and scuba diving – unless scuba diving is assigned as part of the curriculum of study for course credit
- Excluded causes of loss: AIDS; routine or elective medical care; normal dental; pregnancy or pregnancy related procedures including abortion (unless an emergency); and loss due to participation in Specified Athletic Sporting Events*

*Specified Athletic Sporting Events include, but are not limited to: Football, Boxing, Gymnastics, Ice Hockey, Lacrosse, Martial Arts, Rodeo, Skiing (water or snow), Surfing, Swimming, Diving, Wrestling, Basketball, Baseball, and Equestrian are excluded when participating in the event professionally or when representing the institution as part of the institution's athletic program.

AUTOMOBILE LIABILITY – Insurer: Hartford Insurance Company, Policy #83 CPQ EB0176

When renting a vehicle, coverage **MUST ALWAYS BE PURCHASED** from the rental company. Coverage shown below is **NOT** primary and does **NOT** comply with individual country legal requirements.

Non-Owned Automobile Liability:	\$ 1,000,000
Hired Automobile Physical Damage:	\$ 25,000 Each Auto
Deductible:	\$ 1,000 Deductible Each Loss