

EIIA International Travel Insurance Coverage

Available only to foreign travel participants from Wheaton College, Wheaton, IL

August 1, 2021 – August 1, 2024

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

Contact International SOS:

Phone +1 215-942-8478 (Philadelphia)
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. The international travel insurance policy contains complete coverage terms and conditions.

EMERGENCY MEDICAL

Star Indemnity & Liability Co., Policy #LTG 273330

Accidental Death & Dismemberment

\$200,000 Per Person

TRAVEL ACCIDENT AND SICKNESS

Emergency Medical Expenses:

\$100,000 Per Person/Per Covered Injury or Emer Sicknes

Emergency Medical Evacuation:

\$1,000,000 Per Person/Per Covered Injury or Emer Sicknes

Repatriation of Remains:

\$1,000,000 Per Person/Per Covered Injury or Emer Sicknes

Important Coverage Limitations:

- 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
- No coverage is provided for "routine" or continued medical or dental treatment
- No coverage is provided in connection with alcoholism/drug addiction, or use of any drug or narcotic agent
- Includes Security Evacuation and Natural Disaster Evacuation
- ALL Evacuation must be pre-certified and coordinated by International SOS
- Trip Cancellation coverage \$2,000 lifetime maximum per insured person. **Please note that only limited causes are covered - see the FAQs.**
- Trip Interruption coverage \$2,000 per insured person per policy year/and lifetime maximum, three-day maximum benefit period. **Please note that only limited causes are covered – see the FAQs.**
- Quarantine Coverage (\$5000) for food and lodging if required to quarantine due to exposure/illness
- No deductible applies for services
- Personal sojourn coverage is for travel outside of the U.S., its territories and possessions or the participant's Home Country that is immediately adjacent to or during the sponsored travel (e.g., weekend travel during a program or arrival in the program country prior to program start). **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 at all times are skydiving, parachuting, hang gliding, bungee jumping, mountain climbing, caving, zip-lining, or motorcycle riding. Scuba diving is excluded at all times unless it is part of a course curriculum.
- Excluded athletics or sports participation - the following athletic/sporting participants are excluded when participating in the event professionally or when representing the institution as part of the institution's athletic program: Football, Boxing, Gymnastics, Ice Hockey, Lacrosse, Basketball, Baseball, Martial Arts, Rodeo, Skiing (water or snow), Surfing, Swimming, Diving, Wrestling, and Equestrian.

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

The following information is only applicable to Wheaton College employees who are required to rent a vehicle while traveling abroad on College business. Students are **NOT** permitted to rent or operate vehicles while participating in Wheaton sponsored international programs.

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