

# International Travel Insurance Coverage

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

August 1, 2024 – August 1, 2025

**INSURER:** Zurich American Insurance 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 students, faculty, staff, volunteers, chaperones, spouse and dependent children of students, faculty, staff, volunteers and chaperones on a recognized study abroad program or other students, faculty, staff, volunteers, chaperones, spouse and dependent children of students, faculty, staff, volunteers and chaperones travel approved by the Policyholder outside the Insured's country of Primary Residence. Coverage applies while participating in a study abroad program or other students, faculty, staff, volunteers, chaperones, spouse and dependent children of students, faculty, staff, volunteers and chaperones travel approved by the Policyholder outside the Insured's country of Primary Residence including travel directly to and from the program location and home.

**The following information is for informational purposes only. The international travel insurance policy contains complete coverage terms and conditions.**

<b>PARTICIPANT TRAVEL INSURANCE:</b>	<b>Zurich American Insurance Company Policy GPT4152853</b>
<b>Medical Expense Benefit:</b>	<b>\$500,000 per Person per Covered Injury/Sickness</b>
<b>Emergency Medical Evacuation and Repatriation Benefit:</b>	<b>\$500,000 per Person per Covered Injury/Sickness</b>
<b>Security Evacuation Benefit:</b>	<b>\$100,000 per Person, \$500,000 Aggregate per Event</b>
<b>Accidental Death &amp; Dismemberment:</b>	<b>\$100,000 per Adult, \$25,000 per Dependent Child</b>

## Important Coverage Limitations:

- Medical coverage is for emergency injury or sickness during travel outside of the Country of Primary Residence while participating in an institution-sponsored trip.
- No coverage is provided for elective medical or holistic treatment or procedures.
- No coverage is provided in connection with being under the influence of drugs or intoxicants, unless prescribed by a Physician.
- ALL Evacuation must be pre-certified and coordinated by International SOS.
- Medical evacuation is to the nearest doctor or to the nearest hospital where appropriate medical care is available.
- Security evacuation is to the nearest place of safety.
- Repatriation in to the country of permanent residence or the country where the study abroad trip originated.
- Post-Departure Trip Interruption coverage up to 100% of Trip Cost subject to a maximum of \$2,500.
- Travel Delay Benefit (waiting period of six hours or more) \$2000 subject to \$250 per day.
- Baggage and Personal Effects Benefit \$500 subject to \$250 per item limit.
- No deductible applies for services
- Side trips taken in relation to the program will only be covered up to fourteen days in duration and must occur directly before, after, or during the program (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 mountain climbing, bungee jumping, snow skiing, skydiving, Parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, riding or driving in any motor competition, off-road driving (whether as a driver or as a passenger), parasailing, operating or learning to operate any aircraft as pilot or crew, travel on any air supported device other than on a regularly scheduled airline or air charter company or extreme sports. Scuba diving is excluded at all times if the depth of water exceeds 75 feet or more.
- Participation in organized amateur or interscholastic athletic or sports competition or related practice events or participation as a professional in athletics are excluded. Please contact Risk Management as far as possible in advance of the trip if you plan to participate in athletics.

## AUTOMOBILE LIABILITY – Insurer: Zurich American Insurance Company

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.

<b>Non-Owned Automobile Liability:</b>	<b>Deductible</b>
<b>\$1,000,000</b>	<b>\$ 500 Deductible Each Loss</b>
<b>Hired Automobile Physical Damage:</b>	
<b>\$ 50,000 Each Auto/Each Loss</b>	