University of New Orleans

Student Travel Insurance • GPT 4851222



The following is a brief description of the Student Travel 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 students, faculty, visiting faculty, staff (full-time and part-time), scholars, interns, chaperones, volunteers, alumni, dependents, and guests of the Policyholder while traveling outside of the United States or to U.S. Territories on Policyholder sponsored trips, study abroad programs, research, independent study and internship on file with the Policyholder. Side trips will only be covered up to fourteen days in duration and must occur directly before, after or during the program. Coverage for an Insured shall not exceed 365 days.

Benefits	Maximum Benefit Amount
Pre-Departure Trip Cancellation Benefit	Up to 100% of Trip Cost to a maximum of \$1,500
Post-Departure Trip Interruption Benefit	Up to 100% of Trip Cost to a maximum of \$2,500
Travel Delay Benefit (Waiting period of five (5) hours or more)	\$2,000 (subject to \$200 per day)
Emergency Evacuation and Repatriation Benefit	\$500,000
Transportation Expenses to the place of hospitalization for one person chosen by the Insured	\$5,000 one round-trip ticket maximum
Visiting Person's Lodging and meals	\$500 per day for a maximum of 10 days
Return of Remains Benefit	The Maximum Covered Amount shown in the Emergency Evacuation and Repatriation Benefit
Return of Child Benefit (per Child)	The Maximum Covered Amount shown in the Medical Expense Benefit
Return of Baggage following Evacuation or Return of Remains	The Maximum Covered Amount shown in the Medical Expense Benefit
Security Evacuation Benefit	\$100,000
Accidental Death Benefit	\$25,000
Accidental Dismemberment Benefit Covered Loss of:	\$25,000 Percentage of Maximum Amount:
Both Hands or Both Feet	100%
One Hand and One Foot	100%

One Hand or One Foot plus the loss of Sight of Done Eye 100% Sight of Both Eyes 100% Speech or Hearing 50% One Hand; One Foot; or Sight of One Eye 50% Thumb and Index Finger of the Same Hand 25% Covered Loss of Use Benefit \$25,000 Covered Loss of Use Benefit \$25,000 Covered Loss of Use Benefit \$25,000 Four Limbs 100% Three Limbs 75% Two Limbs 66.67% One Limb 50% Plegia Benefit \$25,000 Plegia Benefit \$25,000 Plegia Benefit \$25,000 Plegia Is fort Limbs 100% One Limb 50% Tripelgia (total paralysis of all four Limbs 100% Triplegia (total paralysis of both lower Limbs) 66.67% Paraplegia (total paralysis of both lower Limbs) 66.67% Uniplegia (total paralysis of one Limb) 25% Uniplegia (total paralysis of one Limb) 25% Suposure and Disappearance Benefit \$25,000 Out of Country Travel Medical Expense B		
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shown in the Medical Expense Benefit		·
	Prescription Drugs	
Emergency Dental \$1,000		
	Emergency Dental	\$1,000

Emergency Dental	\$1,000	
(Sudden Relief of Pain)		
Mental or Nervous Disorders – Inpatient	Maximum Covered Amount shown in the Medical Expense Benefit	
Mental or Nervous Disorders - Outpatient	Maximum Covered Amount shown in the Medical Expense Benefit	
Treatment of Complications of Pregnancy	Maximum Covered Amount shown in the Medical Expense Benefit	
Newborn Nursery Care	\$1,000	
Medical Expenses Resulting from Sports Activities	Maximum Covered Amount shown in the Medical Expense Benefit	
Continuation of Coverage Benefit	\$10,000	
Home Country Extension Benefit	\$10,000 (This Benefit is Excess Coverage)	
Hospital Admission/Medical Expense Guarantee	\$10,000	
Pre-Existing Conditions	The Maximum Covered Amount shown in the Medical Expense Benefit	
On Call International Important Travel Assist Contact Information		
Contact 24/7 for:	Toll-free from U.S. or Canada: 1-833-808-0251	
Emergency Medical and Repatriation	Call collect from anywhere in the world: +1-978-651-9219	
Book a doctor's appointment	e-mail: mail@oncallinternational.com	
General travel assistance questions	SMS Text: +1-844-302-5131	
Health Special Risk, Inc. Important Claim Reporting Information		
Health Special Risk, Inc. You must submit a completed claim form for any benefits to be paid. EDI Payor ID# 22384	Claim forms can be obtained by calling Phone: 972-512-5600 or Toll-Free Number: 866-409-5734 E-mail: GallagherZurich@hsri.com Refer to Plan Number GPT 4851222	

Zurich

1299 Zurich Way, Schaumburg, Illinois 60196-1056 800-382-2150 <u>www.zurichna.com</u>

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.



University of New Orleans GPT 4851222

Version: April 2024

Underwritten by Zurich American Insurance Company