

# Global Brigades

## Emergency Travel Insurance



Global Brigades: GPT 0553718

Global Medical Brigades, Inc: GPT 0553113

The following is a brief description of the 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 Volunteers and Staff Members of the Policyholder while participating in Policyholder sponsored activities while traveling for the Policyholder's program anywhere in the world outside the Insured's country of residence excluding the initial travel from the Insured's country of residence to the Policyholder's program site and the return from the Policyholder's program site back to the Insured's country of residence. Personal Deviations are *not* covered. The maximum length of covered travel is 365 days.

### Summary of Benefits

Benefit	Amount
Out of Country Medical	\$100,000
Deductible	\$0
Outpatient Surgical Room Physician's Surgical Procedures Physiotherapy Ambulance Expenses Prescription Drugs	Covered up to Out of Country Medical Limit
Emergency Medical Evacuation	\$1M
Repatriation of Mortal Remains	\$1M
Emergency Reunion Trigger: Hospitalization	One family member Economy-class flight: \$1,500 Lodging/Meals: \$150/day (up to 10 days)
Emergency Dental	\$1,000 (injury) \$250 (pain alleviation) \$100 per tooth
Mental and Nervous Conditions	\$500 limit for inpatient or outpatient care Covered for evacuations, etc.

Treatment of Complications of Pregnancy	\$2,500
Pre-existing Conditions	Excluded; can apply up to \$2,500 in some cases
Continuation of Coverage Benefit	\$10,000 (up to 45 days)
Accidental Death and Dismemberment	\$15,000
Security Evacuation	\$100,000
Pre-Departure Trip Cancellation	\$1,000
Post-Departure Trip Interruption	\$1,500

### Key Exclusions:

Note: This is a summary of *some* exclusions. See policy certificate for full list and language for exclusions.

- Suicide or intentionally self-inflicted injury (exclusion does not apply to out of country medical expenses, emergency evacuation and repatriation benefits)
- Being under the influence of drugs or intoxicants
- Normal Pregnancy, resulting childbirth, elective abortion. (Exclusion does not apply to Pre-Departure Trip Cancellation Benefit)
- Riding or driving in any motor competition; off-road driving, whether as driver or as passenger
- Nuclear reaction, radiation or radioactive contamination
- Scuba diving if depth of water exceeds 75 feet
- Commission or attempt to commit a felony
- Medical expenses from fighting or brawling except in self-defense
- Elective medical or holistic treatment or procedures
- Failure of any tour operator, common carrier, other travel suppliers, person or agency to provide the bargained for travel arrangements/services
- A loss that results from a sickness, disease, or other condition, event or circumstance, that occurs at a time when the policy is not in effect for the insured
- Non-emergency medical expenses
- Any medical expenses incurred after the date that On Call, based on the advice of a physician, has recommended the repatriation of the insured to his or her country of primary residence, citizenship or permanent assignment
- Expenses for travel against the advice of a physician
- Routine physical examinations, elective treatment or surgery
- Treatment involving conditions caused by repetitive motion injuries or cumulative trauma and not as a direct result of a covered injury

### **I already have health insurance. Can I opt out of this?**

No. Most US health insurance plans are not easy to use while abroad. Additionally, they typically do not cover things like medical evacuations, security evacuations, and other travel-specific needs. Our plan also provides access to 24/7 medical and security assistance, which is critical to have in place.

### **What kinds of things are covered under the Out of Country Medical Benefit?**

Full plan details are located in the policy certificate. However, generally, this benefit is meant to cover medical issues that arise while you are abroad and that cannot wait until you return home to be addressed. They are urgent and emergent and includes accidents and illness. Routine care is NOT covered under this plan.

### **What are Trip Cancellation and Trip Interruption?**

Pre-Departure Trip Cancellation is a benefit that reimburses you (up to \$1,000) for payments and deposits that are not refundable. Triggers for this benefit include: your or a family member's sickness, covered injury, or death. Any sickness or covered injury must require the examination and treatment by a physician, in person, at the time of the cancellation and in the written opinion of the treating physician, be so disabling as to prevent you from taking your trip; or in the case of your non-traveling family member, be life threatening or so severe as to require your care. (Please note: this is **not** "cancel for any reason" insurance. The cancellation benefit only kicks in for these very specific, severe illnesses, injuries.)

Post-Departure Trip Interruption is a benefit that will reimburse you (up to \$1,500) for non-refundable, unused travel arrangements or the unused portion of the amount of payments and deposits paid for your accommodations. Triggers for this benefit include your arrival on your covered trip being delayed due to your or your family member's sickness, covered injury, or death, or being unable to continue on your trip due to the same reasons. As above, a physician must examine the person and provide a written opinion.

### **How do I access this plan?**

You should access this plan by contacting **On Call International**.

**Toll-free from U.S. and Canada:** 833-808-0251

**Call collect from anywhere in the world:** +1-978-651-9219

**Email:** mail@oncallinternational.com

**SMS Text:** +1-844-302-5131

Visit [www.oncallinternational.com](http://www.oncallinternational.com) for additional travel resources.

In most cases, they can coordinate your care and pay on your behalf, meaning you won't have out-of-pocket expenses. Showing up at a clinic or hospital and telling them you have this plan through Zurich will likely not mean anything to the staff there. You need to contact On Call first to facilitate the process.

For some benefits, such as medical evacuation, emergency reunion, and security evacuations, Zurich's assistance provider, On Call International, must make the travel arrangements.

### **What if I do pay something out of pocket that is covered under this policy?**

If you do pay out of pocket for a covered expenses, you can file a claim with Zurich. You can call or email them to request a claims form. Submit the completed claims form and all documentation (receipts, medical reports, etc.) to Zurich. We recommend that you also copy [kelly.trail@hubinternational.com](mailto:kelly.trail@hubinternational.com) so she can assist with any questions.

To File a Claim:

*Email or call Zurich to request a claims form and submit your form and documentation*

Email: [usz.accidenthealth.claims@zurichna.com](mailto:usz.accidenthealth.claims@zurichna.com)

Telephone: 1-877-287-4805

If you have a question about your claim, you can escalate it to: Jennifer Pough [jennifer.pough@zurichna.com](mailto:jennifer.pough@zurichna.com); Celestina Levering [celestina.levering@zurichna.com](mailto:celestina.levering@zurichna.com)

### **Who do I contact if I have questions about these benefits?**

Contact our insurance broker, Kelly Trail at [kelly.trail@hubinternational.com](mailto:kelly.trail@hubinternational.com)

### **Are there options to purchase increased coverage or additional days of coverage if I am extending my trip?**

Contact our insurance broker, Kelly Trail at [kelly.trail@hubinternational.com](mailto:kelly.trail@hubinternational.com), to discuss options.