

# Global Brigades

## *Emergency Travel Insurance*



Global Brigades, Inc: GPT 0553718

**ZURICH**

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
Emergency Medical Evacuation	100%
Repatriation of Mortal Remains	100%
Emergency Reunion Trigger: Hospitalized 7 days or Victim if felonious assault	One family member Economy-class flight: \$2,500 Lodging/Meals: \$200/day (up to 5 days)
Trip Cancellation	\$1,000
Emergency Dental	\$1,000 (injury) \$250 (pain alleviation) \$100 per tooth
Mental and Nervous Conditions	Covered

Pre-existing Conditions	Excluded; can apply up to \$2,500 in some cases
Accidental Death and Dismemberment	\$15,000

### **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.

### **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](mailto: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

**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.