

Texas Woman's University System

Student Travel Insurance • GPT 4851079



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

- Class I:** All **Students, Program Participants, Faculty, Staff** and **Guests** on a recognized study abroad program or other student, program participant, faculty, staff or guest travel approved by the Policyholder outside the Insured's country of Primary Residence. Coverage applies while participating in a study abroad program or other student, program participant, faculty, staff or guest travel approved by the Policyholder outside the Insured's country of Primary Residence including travel directly to and from the program location and home, and side trips taken in relation to the program. Such side trips will only be covered up to 7 days in duration and must occur directly before, after or during the program. Coverage for an Insured shall not exceed 365 days.
- Class II:** All **Spouses** of **Class I** insureds on a recognized study abroad program or other travel approved by the Policyholder outside the Insured's country of Primary Residence. Coverage applies while participating in a study abroad program or other travel approved by the Policyholder outside the Insured's country of Primary Residence including travel directly to and from the program location and home, and side trips taken in relation to the program. Such side trips will only be covered up to 7 days in duration and must occur directly before, after or during the program. Coverage for an Insured shall not exceed 365 days.
- Class III:** All **Dependent Children** of **Class I** insureds on a recognized study abroad program or other travel approved by the Policyholder outside the Insured's country of Primary Residence. Coverage applies while participating in a study abroad program or other travel approved by the Policyholder outside the Insured's country of Primary Residence including travel directly to and from the program location and home, and side trips taken in relation to the program. Such side trips will only be covered up to 7 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
Post Departure Trip Interruption Benefit	Up to 100% of Trip Cost to a maximum of \$5,000
Travel Delay Benefit	\$2,000 (subject to \$250 per day)
Baggage and Personal Effects Benefit Per Item Limit Deductible	\$1,000 \$500 per item \$0 per occurrence
Baggage Delay Benefit Per Day Limit	\$500 \$100 per item
Emergency Evacuation and Repatriation Benefit	\$1,000,000
Transportation Expenses to the place of hospitalization for one person chosen by the Insured	\$10,000 one round-trip ticket maximum

Visiting Person's Lodging and Meals	not to exceed \$400 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	Class I: \$25,000 Class II: \$10,000 Class III: \$ 5,000
Accidental Dismemberment Benefit Covered Loss of: Both Hands or Both Feet One Hand and One Foot One Hand or One Foot plus the loss of Sight of One Eye Sight of Both Eyes Speech and Hearing Speech or Hearing One Hand; One Foot; or Sight of One Eye One Hand; One Foot; or Sight of One Eye Hearing in One Ear	Class I: \$25,000 Class II: \$10,000 Class III: \$ 5,000 Percentage of Maximum Amount: 100% 100% 100% 100% 100% 50% 50% 25% 25%
Covered Loss of Use Benefit Covered Loss of Use of: Four Limbs Three Limbs Two Limbs One Limb	Class I: \$25,000 Class II: \$10,000 Class III: \$ 5,000 Percentage of Maximum Amount 100% 75% 50% 25%
Plegia Benefit Plegia of: Quadriplegia (total paralysis of all four Limbs) Triplegia (total paralysis of three Limbs) Paraplegia (total paralysis of both lower Limbs) Hemiplegia (total paralysis of upper and lower Limbs on one side of the body)	Class I: \$25,000 Class II: \$10,000 Class III: \$ 5,000 Percentage of Maximum Amount 100% 75% 66.67% 50%

Uniplegia (total paralysis of one Limb)	25%
Exposure and Disappearance Benefit	Class I: \$25,000 Class II: \$10,000 Class III: \$ 5,000
Out of Country Travel Medical Expense Benefit	\$250,000 Maximum Covered Amount per Insured
Daily Hospital Room and Board	The Average Semi-Private Room Rate per Day
Emergency Dental	\$1,000
Emergency Dental Sudden Relief of Pain	\$500
Mental or Nervous Disorders -- Inpatient	\$25,000 per admin
Mental or Nervous Disorders -- Outpatient	\$25,000 per admin (maximum 30 days)
Continuation of Coverage Benefit* * Available as Excess Coverage only	\$20,000
Hospital Admission/Medical Expense Guarantee	\$10,000
Pre-Existing Conditions	The Maximum Covered Amount shown in the Medical Expense Benefit
Important Contact Information	
Zurich Travel Assistance Contact 24/7 for: <ul style="list-style-type: none"> • Emergency Medical and Repatriation • Book a doctor's appointment or locate a specialist provider • General travel assistance questions 	U.S. Toll-Free: +1-8800-667-2523 24/7 Assistance Collect: +1-416-977-8305 e-mail: info@wtp.ca Fax: +1-416-205-4622 Website: http://www.zurichtravelassist.com
Important Claim Reporting Information	
Administrative Concepts, Inc. You must submit a completed claim form for any benefits to be paid.	Claim forms can be obtained by going online at www.acitpa.com or calling 888.585.9033. Refer to Plan Number GPT 4851079 EDI Payor ID# 22384

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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. ©2021 Zurich American Insurance Company

