

# GLOBAL ASSISTANCE PROGRAM



**Welcome to On Call International!** This plan provides the services and benefits you need to prepare for your destination as well as to help you with any problems you encounter while you are traveling.

## **Before you depart...**

- Contact On Call with any pre-travel health or security questions.
- Closely review your full plan description.
- Save On Call Contact information in your mobile phone or print and carry your Plan ID card.

## **While abroad...**

- You can contact the On Call International Global Response Center from anywhere in the world to reach an assistance coordinator who is ready to help you with your crisis, no matter how big or small.

## **Helpful Information**

- ✓ If you are utilizing a mobile phone and have any issues making an international call, you can EMAIL the Global Response Center as an alternative to request assistance, or a return call.
- ✓ Contact On Call for payment and arrangement of all Services; services are not reimbursable if you make your own arrangements/self-pay prior to notifying On Call.
- ✓ On Call is not a first responder; if you are in a true emergency and need help getting to a medical facility, dial the country's equivalent to 9-1-1 to get local response.

## **How can On Call International help?**

Contact the Global Response Center if you experience a medical, personal, travel or safety related problem or crisis. You have a resource experienced in navigating you through any crisis and making sure you can continue your academic travels, or get home safely. On Call assists during critical emergencies like illness or injury that may result in an evacuation to a location that has adequate care. On Call can also assist with smaller problems you may not realize you have a resource for, like finding a doctor's office or connecting you with an interpreter. Review a full listing of services on the following page.

## **In the event of a medical emergency...**

In the event of an emergency, you should go immediately to the nearest physician or hospital without delay and then contact On Call International. If you are not sure where the nearest medical facility is, you can contact On Call for a referral. On Call will take the appropriate action to assist and monitor your medical care until the situation is resolved. In the event the medical facility you are in is not adequate to treat you, On Call will pay and arrange for your medically supervised evacuation to the closest adequate facility.

## **In the event of a political or natural disaster event which threatens your safety...**

If you feel unsafe or experience a direct threat to your safety, contact On Call immediately. You will be connected to a security professional that will provide you with advice and then assess your situation to determine appropriate next steps which may include evacuation to a safe haven and return to home or campus.

## **Other Helpful Information**

**On Call must pay and arrange all Assistance Services, the expenses for these services are not reimbursable.**

On Call is not your health insurer, On Call may assist by placing a guarantee of payment for your medical care in order for you to secure treatment however, this can only be done in coordination with your primary health insurer if they authorize On Call to pay and direct bill them or with coordination of payment with your or a family member's credit card. If you pay out of pocket, you can submit a claim for reimbursement consideration to your medical insurer. On Call will attempt to coordinate benefits with your primary health insurer at the time you are receiving care and can assist you in obtaining any documentation needed for you to submit your claim.

On Call is not a first responder, if you are in a true emergency and need help getting to a medical facility, dial the country's equivalent to 9-1-1 to get local response.

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This is a brief summary of coverage for insured participants covered under Policy Number G800303A. This is not a contract of insurance. Coverage is governed by an insurance policy issued to ASRM, LLC. The policy is underwritten by International Insurance Co. of Hannover Ltd. Complete information on the insurance is contained in the Certificate of Insurance on file with ASRM, LLC. If there is a difference between this program description and the certificate wording, the certificate controls.

**These are your Services and Benefits.** Full terms, conditions and exclusions to coverage apply; review the full plan description and policy carefully.

Global Assistance Services - Benefit Table	Limits Per Insured Person, Per Event
Medical Evacuation and Repatriation	\$1,000,000
Repatriation of Remains or Burial	\$1,000,000
Security Evacuation/Political & Natural Disaster	\$1,000,000
Emergency Travel Expenses (Emergency Reunion)	\$12,500 when hospitalized for more than 3 days
Emergency Assistance	Included
Bereavement Reunion	\$5,000
Return Home due to Felonious Assault	\$5,000
Emergency Reunion due to Felonious Assault	\$5,000
Return Home due to family member death or illness	\$5,000

**You also have access to the following assistance services.** There are no monetary benefits associated with these services:

Medical Assistance	Travel & Security Assistance
Pre-Trip Planning	Pre-Trip Information & Active Travel Advice
Medical, Mental or Behavioral Health, Dental and Pharmacy Referrals	Translator and Interpreter Assistance
Medical Monitoring	Emergency Travel Funds Assistance
24 Hour Nurse Help Line	Legal Consultation and Referral
Dispatch of Medicine	Lost/Stolen Document Replacement
Coordination of Benefits	Emergency Message Forwarding

### General Policy Exceptions

Each Section of the Policy contains specific Exceptions. They must be read in conjunction with the following Policy Exceptions which apply to all Sections unless otherwise stated.

The Policy does not cover:

- Any expense related to the Insured Person engaging in the commission of, or the attempt to commit, an unlawful act.
- Any expense incurred as a result of the Insured Person engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection unless declared to Us and accepted by Us in writing.
- Any losses incurred by You which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to You.
- Any losses incurred for which You are responsible under a Workmen's Compensation Act
- The Insured Person being in their own Country of Domicile or country in which they hold a valid passport
- Any losses incurred by You which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to You
- An Insured Person once they have attained the age of 81.
- With immediate effect Payment of any benefit if the Insured Person who is the subject of a claim retires or otherwise ceases to be employed by You.

### Exceptions - Emergency Medical Evacuation and Repatriation

The following exceptions apply to this Section. Please also refer to the Policy Exceptions at the front of this Policy document.

We will not be liable for any claims resulting from:

- More than one Emergency Medical Evacuation and/or Repatriation for any single medical condition of an Insured Person during the Policy Period.
- Any cost or expense not expressly covered in advance and in writing by The Emergency Medical Assistance Provider and/or not arranged by them. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when Our Emergency Medical Assistance Provider cannot be contacted in advance and delay might reasonably be expected to result in loss of life or harm to the Insured Person.
- Any expense incurred for Insured Person(s) when travelling contrary to the advice of a Qualified Medical Practitioner,

- or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.
4. Any expense incurred for Emergency Medical Evacuation or Repatriation if the Insured Person is not suffering from a Serious Medical Condition, and/or in the opinion of Our Emergency Medical Assistance Provider's physician, the Insured Person can be adequately treated locally, or treatment can be reasonably delayed until the Insured Person returns to their Country of Domicile.
  5. Any expense incurred for Emergency Medical Evacuation or Repatriation where the Insured Person, in the opinion of the Emergency Medical Assistance Provider's physician, can travel as an ordinary passenger without a medical escort.
  6. Any expense incurred related to accident or injury occurring while the Insured Person is engaged in any hazardous activity, pastime or pursuit including but not limited to skydiving, parachuting, hand gliding, glider flying, parasailing, sail planning or bungee jumping unless otherwise agreed upon by Us prior to Your Enrollment.
  7. Any expense related to the Insured Person engaging in any form of aerial flight except as a passenger on a scheduled airline flight, as a passenger on a licensed charter fixed wing aircraft over an established route; or as a passenger travelling on a business related activity in a fixed wing aircraft owned or leased to the Subscriber unless the form of aerial flight has been declared to and accepted by Us in writing prior to travel.
  8. Any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
  9. Any expenses incurred as a direct or indirect result of elective surgery or cosmetic surgery.
  10. Any Losses incurred by You or the Insured Person if You or they fail to follow the advice of Our Emergency Medical Assistance Provider.
  11. Any valid claim costs that have been increased by Your or the Insured Person's failure to follow the advice of Our Emergency Medical Assistance Provider.

#### **Exceptions - Political and Natural Disaster Evacuation**

The following exceptions apply to this Section. Please also refer to the Policy Exceptions at the front of this Policy document.

We will not pay any claims resulting from:

1. Your failure to reasonably prove that there is any threat to the Insured Person's safety.
2. You taking part in any political activity or operations of any security or armed forces unless declared to and agreed by Us.
3. Or attributable to an alleged violation of the laws of the Host Country by You or the Insured Person.
4. Your failure to maintain and possess duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation required in the Insured Person's Host Country.
5. Accommodation, Evacuation Expenses or Hibernation Costs incurred more than 30 days after the Insured Event.
6. Or attributable in whole or in part to a debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.
7. Your failure to honour any contractual obligation bond or specific performance condition in a license.
8. You at inception of this policy having prior knowledge of or had received information of any specific matter, fact or circumstance which would lead to an Insured Event that has not been declared to and accepted by Us.
9. Any Losses incurred by You that have been increased by Your failure to follow the advice of Our Crisis Management Company.