

Overview of Benefits and Services

Medical Complication and Travel Insurance for International Medical Travelers & Travel Companions

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Specifically designed for international travelers who plan to have elective **Medical or Dental Procedures/Treatments**



Global Protective Solutions programs are specifically

designed for international medical travelers and their travel companions. The travel benefit program includes coverage for normal travel related activities as well as wide-ranging benefits in the event an insured experiences a medical **complication** related to an elective procedure or treatment. International medical travel requires unique and specialized protection, which standard travel insurance policies usually exclude. Covered enrollees are eligible for reimbursement of certain expenses occurring as the result of a **complication** from an approved **medical procedure** or from travel related **accidents / illnesses**.

Complication means **bodily injury** as determined by a separate medical diagnosis and having occurred from an **approved procedure/treatment** which took place whilst an **insured** is outside their country of residence or citizenship. The occurrence of and diagnosis of the **complication** must occur within 180 days or as stated on the **insured's** schedule of benefits whichever is less.

A **complication** that causes **death** cannot be the result of a previously undiagnosed medical condition that first manifests itself during the Insured's period of travel or within 24 hours of return to the Insured's home country. A **complication** cannot result from the Insured's failure to follow all pre and post procedure medical instructions. A **complication** does not include **unfavourable or unsuccessful outcomes** especially as related to aesthetic outcomes or failure to correct the original diagnosis.

Offering the needed protection for:

Individual Medical Travelers

Facilitators & Case Managers

Self-funded Employers

Hospitals

Please refer to the insurance policy for specific coverage terms and conditions.

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This is NOT A MAJOR MEDICAL POLICY. Eligible claim expenses would be submitted for approval and reimbursement to the claimant. Please refer to the "How to File a Claim" for details. Benefits are excess of any other valid and collectable coverage. Travel departure and return dates must commence and terminate within 60 days.

●Indicates the benefits subject to the maximum sum payable per Insured. A single claim may trigger more than one benefit however, when combined, the benefit payable may not exceed the Maximum Sum Payable. (All amounts are \$ US Dollars unless otherwise indicated)	Maximum Sum Payable for Certain Benefits				
	Option 1 \$ 25,000	Option 2 \$ 50,000	Option 3 \$ 75,000	Option 4 \$ 150,000	Option 5 \$500,000
MEDICAL TOURIST / TRAVELLER - MEDICAL COMPLICATION BENEFITS					
●Accidental Death or Dismemberment	\$10,000	\$20,000	\$37,500	\$40,000	\$60,000
●Additional Medical or Surgical Treatment as a Result of Covered Complication (AMST)	\$7,500	\$15,000	\$22,500	\$90,000 In excess of \$5,000	\$400,000 In excess of \$10,000
●Additional Medical or Surgical Treatment for Unsuccessful or Unfavorable Outcomes resulting from a Covered Complication	\$2,500	\$2,500	\$2,500	\$5,000	\$10,000
●Additional Medical or Surgical Treatment due to a Thrombosis	\$2,500	\$2,500	\$2,500	\$5,000	\$10,000
●Additional Expense - Travel, Meals and Accommodations – Meals and Accommodations limited to \$250 USD/day and Travel limited to same class of travel initially booked.	\$2,500	\$5,000	\$5,000	\$5,000	\$10,000
●Travel Companion Coordination – Travel, Meals and Accommodations - Meals and Accommodations limited to \$250 USD/day and Travel limited to same class of travel initially booked.	\$2,500	\$5,000	\$5,000	\$5,000	\$10,000
Repatriation of Mortal Remains	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Emergency Medical Transportation	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
24 Hour – Emergency Medical Assistance Service	Included	Included	Included	Included	Included
Number of days after the procedure date for a complication to be diagnosed.	Up to 180 days (AMST within up to 270 days)				
Insured can elect to exclude coverage for a complication that may arise up to 180 days after the approved medical procedure/treatment. If declined when applying, coverage will only be applicable for a complication whilst travelling outside of the insured’s home country.					

MEDICAL TOURIST / TRAVELLER - MEDICAL TRAVEL BENEFITS

The below benefits are additional benefits for the **Insured** but exclude medical **complications**.

Emergency Medical Coverage (Accident and Illness)

\$1,000,000 in Excess of \$250

TRAVEL COMPANION - TRAVEL BENEFITS - if travel companion coverage was elected at application

Accidental Death or Dismemberment

Repatriation of Mortal Remains

Emergency Medical Transportation

24 Hour – Emergency Medical Assistance Service

Emergency Medical Coverage (Accident and Illness)

\$25,000	\$50,000	\$75,000	\$150,000	\$150,000
\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Included	Included	Included	Included	Included
\$1,000,000 in Excess of \$250				

Trip Cancellation, Travel Delay and Baggage

Applicable to the medical tourist (and the travel companion – if travel companion coverage was elected at application)

Travel Cancellation under Exceptional Circumstances

\$10,000

Travel Delay +12 Hours (Outbound Only)

\$1,000

Loss of Baggage (Outbound Only)

\$1,000 excess of \$250

ADDITIONAL BENEFITS RELATED TO SARS-CoV-2 (COVID-19) – SEPARATE BENEFIT LIMITS APPLY – NOT SUBJECT TO MAXIMUM SUM LIMIT CHOSEN

Applicable to the medical tourist (and the travel companion if travel companion coverage was elected at application)

Emergency Medical Coverage – Illness related to SARS-CoV-2 (COVID-19)

\$25,000

Travel and Accommodations – Expense related to SARS-CoV-2 (COVID-19)

\$5,000 (limited to \$250 per day)

Please Note: For insurance policy specifics and details, please refer to the Policy.

In addition to the insurance, the following customized medical tourism program services are included:

Medical emergency assistance service, available 24/7/365 to assist in the event of a medical emergency. This service can direct ill or injured persons to the nearest facility for treatment, including arranging of medical evacuation, family coordination and other needs. Emergency Medical Assistance Services contact details are listed on the policy and ID Card.

Crisis24 is a leading risk management company, providing a wide range of travel security advice and assistance services designed to help with safety and risk minimization, including lost or stolen passport assistance.

Access to Crisis24 Crisis Management Services, includes Horizon Mobile, [a downloadable app](#) for your smartphone for the duration of your trip. The app includes location intelligence, alerts, quick connect assistance buttons, advice sheets and useful links. This app is available on Android and iOS. Your Registration Code is available when you log into your account.

Prescription services for expatriates can supply prescriptions in most countries for most prescriptions.

Plus, access to helpful travel information.

Access to all benefits and services are available after you enroll and pay for coverage.

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