



## International Travel Insurance Program FAQs

**PLEASE NOTE – This material is for informational purposes only. Please refer to the policy for complete coverage terms and conditions.**

### **Do I have to register on the Europ Assistance website to obtain information?**

Europ Assistance partners with EIIA to provide claims management, travel assistance, and information to participants. Registration is required to access their site the EIIA information on the site. Participants can enter through the EIIA website ([www.eiaa.org](http://www.eiaa.org)) and click on the “International Travel” tab on the top center of the home page or go direct through <https://eservices.europassistance-usa.com/sites/EIIA>. The site and all information is accessible **ANYONE**. This includes participants, parents, or anyone else seeking travel information.

### **Who do I contact if I have questions about the program and coverage available?**

The Europ Assistance website provides a great deal of information on the program offered through EIIA. If you cannot find the answer there, call Europ Assistance at 855-901-6712 (Domestic) or +1-240-330-1551 (International) or email them at [ops@europassistance.usa.com](mailto:ops@europassistance.usa.com). Please advise the counselor that you are a part of the EIIA program so they know to access the proper group information when answering questions.

### **Where do I obtain International Insurance Cards?**

These cards can be downloaded from either the Europ Assistance website (in the Home or Resources Tabs) or the EIIA website (in the International Travel area). Participants can print them on their own.

### **How do I report a claim?**

All International Claims (Emergency Medical, Evacuation for any reason, Liability, Auto, Kidnap & Ransom, Trip Cancellation, Trip Interruption, and other International Travel Assistance) should be reported to Europ Assistance at 855-901-6712 (Domestic) or 1-240-330-1551 (International) or email them at [ops@europassistance.usa.com](mailto:ops@europassistance.usa.com).

### **What services can be provided during my trip?**

Here are some examples of the services that are provided to you while you are participating in your study abroad program:

- a. Emergency Medical Care (coverage up to \$100,000 per person). Europ Assistance will also advance payment of medical expenses for medical facilities within the Europ Assistance Network of providers.
- b. Lost/Stolen Checked Baggage (coverage up to \$500): Europ Assistance will assist with the return of lost/stolen luggage by coordinating efforts with the commercial carrier or others. \$0 coverage for electronics and jewelry.
- c. Lost/Stolen Travel Documents/Travel Tickets (coverage up to \$1,000): will assist in efforts to replace lost or stolen documents travel documents (passport, visas, tickets, etc.).
- d. Identity Theft Expense Benefit (coverage up to \$1,000): Protection against credit card fraud and counterfeiting along with theft of identity.
- e. Emergency Evacuation for Medical, Security, or Natural Disaster: coverage for up to \$100,000 per person or \$1,000,000 per occurrence.
- f. Emergency Telephone Translation Assistance: in emergency situations, multilingual counselors are available for telephone translation services in all major languages.



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### **What is the coverage area for this policy?**

This policy covers travel outside of the United States, its territories and possessions, or the participant's Home Country or country of permanent assignment while on an institution sponsored trip. Home Country means a country from which the Insured Person holds a passport. If the Insured Person holds passports from more than one country, the Home Country will be the country declared to in writing at the time of the claim. We recommend if the US is one of the countries where a passport is held, that be your Home Country as coverage is fully excluded with the US. For employees of the institution, they are fully covered by workers compensation while acting within the scope of their employment.

### **Does coverage exist for personal travel?**

There is a personal sojourn extension that provides coverage if the covered participant has personal travel in conjunction with the institution sponsored trip. There is no limit to the number of days that can be added to the trip. Personal travel includes travel to countries other than the country of study, but it must be either immediately before or after an institution sponsored trip.

### **Where do I go for emergency medical treatment?**

Ideally, when considering the need for medical assistance you would call Europ Assistance and they will direct you to the closest medical facility to you that practices western medicine. You may also go to the Europ Assistance website and identify a medical facility in the Europ Assistance Network or any other if there is not one listed that is close. There are benefits to remaining in the Europ Assistance Network as you will not have to pay out of pocket at the time of treatment or release and then wait to be reimbursed later. Europ Assistance has a network of almost 10,000 providers in 130 countries that are audited using 200 criteria by the Europ Assistance International Medical Committee to ensure quality care. To get the information on the closest facility, please contact Europ Assistance or use the website in the "Tools" tab.

### **What medical treatment is covered?**

The policy is an Emergency Medical Policy, so any treatment necessary due to a covered accident or emergency sickness will be covered up to \$100,000 per person. Pre-existing conditions are covered up to \$25,000 per person, but treatment must be on an EMERGENCY basis and not for normal follow ups or prescriptions. The first treatment must occur within 30 days of the covered accident or initial onset of emergency sickness. Preventative, routine, pregnancy, normal dental and elective care visits are not covered. For example, if a covered participant falls and breaks a leg or has an appendicitis attack, it would be covered. Birth of a child or teeth cleaning at a dentist would **not** be covered.

### **Who pays for emergency medical treatment?**

If you have used one of the medical facilities within the Europ Assistance network, they have agreements in place for the faculties to accept the guaranteed payments. In these cases, Europ Assistance will pay directly for the services. Some locations will only accept local currency (cash) and if possible, Europ Assistance will send a local agent to take care of the bill. If the local agent is not available (or local) or if the facility is out of network, the injured party will have to pay for the services and then be reimbursed through Europ Assistance. There is a \$0 deductible.

### **How do I get reimbursed for emergency medical treatment that I had to pay for on my own?**

If you paid for emergency medical services out of your pocket, you can be reimbursed by submitting the **Medical Expense Claim Form** on the Europ Assistance site. Along with the claim form, you need receipts showing proof of payment. This information should be sent to the address listed on the claim form. Reimbursement is generally provided within 30 days of completing a submission.



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### **Why would I be asked about my personal health insurance?**

Europ Assistance requests this information to coordinate coverage should a claim or bill not be covered for one reason or another. This policy ONLY covers emergency accident or illness treatment while abroad, once you return to your country of residence; billing for treatment should go to your personal health insurance carrier because the International Insurance Program no longer applies.

### **Is the international coverage provided by EIIA primary or secondary?**

The international travel insurance provides primary emergency medical insurance. The coverage includes reasonable and customary charges for covered medical expenses incurred by an insured person for the treatment of injury or emergency sickness that occurs while on an institution sponsored trip.

### **If a student is seriously injured, does insurance provide for a family member to travel overseas?**

The insurance will pay up to \$5,000 for one round trip economy airfare ticket and other local travel related expenses for one immediate family member to accompany a participant if the participant has been ordered to be hospitalized by a doctor and alone outside of their Home Country. The insurance will also pay for reasonable lodging and meals, up to a total benefit of \$5,000 per occurrence OR 7-day benefit period, for the family member while the injured participant remains hospitalized. These benefits MUST be preauthorized by Europ Assistance.

### **Trip Cancellation Coverage**

The coverage provided for Trip Cancellation is generally limited to medical based issues. Trip Cancellation includes coverage for an unforeseen medical emergency and a doctor determination restricts travel for the participant. To file a claim, please complete the **Trip Interruption/Cancellation Claim Form** on the Europ Assistance website. The Trip Cancellation benefit will provide coverage for the non-refundable paid amount up to \$2,000 and **does not** include coverage for:

- a. Terrorist Activity or Threat
- b. Change in plans or financial circumstances of the Insured person
- c. Cancellation or change in plans by common carrier, tour operator, or any travel agent unless caused by inclement weather or organized strike affecting public transportation
- d. A pre-existing condition

### **Trip Interruption Coverage**

The coverage for Trip Interruption includes emergency illness or a covered injury which postpones the travel (to or from the destination) or causes a return home, weather related delays, and organized strikes. The qualifying medical condition must include the participant. The Trip Interruption benefit covers change fees for common carriers and hotels, forfeited non-refundable fees for a common carrier, and additional transportation expense (less any available refunds) to rejoin the covered trip or return to the place of origin. To file a claim, please complete the **Trip Interruption/Cancellation Claim Form** on the Europ Assistance website. Coverage is limited to a maximum of \$2,000 with a benefit period of 3 days and **does not** include coverage for:

- a. Terrorist Activity or Threat
- b. Person who is traveling against the advice of a doctor
- c. Traveling while pregnant in the third trimester or later
- d. Traveling for medical treatment
- e. Change in plans or financial circumstances of the Insured person or immediate family member
- f. Cancellation or change in plans by common carrier, tour operator, or any travel agent unless caused by inclement weather or organized strike affecting public transportation
- g. A pre-existing condition



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### **How do I get security information or alerts for the location where I will be traveling?**

Global security information can be found, and alerts set up, through the Europ Assistance website. Click on the “Alerts” tab at the top of the page and click on “Manage Alerts”.

### **Are Evacuation Services covered?**

Yes, coverage is in place if medical evacuation is deemed necessary as well as evacuations for security and natural disasters. Each situation is covered up to \$100,000 per person (\$1M per occurrence) to return to the participant’s home country or nearest place of safety depending on the circumstances. Europ Assistance must coordinate all evacuations. Coverage for those in their Home Country is excluded other than for Medical Evacuation.

### **Is there coverage for a security evacuation if there is no alert and we want to end or cancel a trip?**

No, without a declaration from Europ Assistance coverage will not be in place.

### **What about medications? What can I get through customs?**

If you are taking prescription medication with you on your trip and need to make sure that there will not be any problems, you should call Europ Assistance at 855-901-6712 (Domestic) or 1-240-330-1551 (International) or email them at [ops@europassistance.usa.com](mailto:ops@europassistance.usa.com). For drug name translations into other languages, go to the Europ Assistance in the “Tools” tab.

### **What is considered an excluded sporting event or activity?**

Although you are covered for most sporting events, there are some that are considered inherently dangerous. We recommend that you avoid participation in these events since they are not covered by the plan. Injuries incurred from participating in the following scholastic, professional, or semi-professional team sports while representing the college are excluded; American Football, Baseball, Basketball, Boxing, Gymnastics, Ice Hockey, Lacrosse, Martial Arts, Rodeo, Skiing (water and snow), Surfing, Swimming, Diving, Wrestling, and Equestrian. Also, participation in contests of speed using a motorized vehicle or bicycle are not covered. Excluded always are skydiving/parachuting, hang gliding, bungee jumping, mountain climbing, potholing (cave exploring, etc.), zip-lining and motorcycle riding. Scuba Diving is excluded always except as an assigned part of a curriculum of study for credit. Snorkeling and Skiing are covered when associated with curriculum.

### **What if I want to play a 'pick-up game'?**

Yes, there is coverage provided as this is not considered participation in a scholastic or professional sport.

### **Is personal property covered?**

Lost/Stolen Checked Baggage is covered up to \$500, all other personal property of any participant is not covered.

### **What coverage is provided to someone in their Home Country?**

Within the policy, Home Country means a country from which the Insured Person holds a passport. If the Insured Person holds passports from more than one country, the Home Country will be declared as the Home Country and we would recommend making the US their Home Country (if this is the second passport) because coverage is excluded in the US. If within the Home Country, the following coverages/limits apply –

Emergency Medical	\$10,000
Emergency Reunion Benefit	Excluded
Medical Evacuation	\$1,000,000
Natural Disaster Evacuation	Excluded
Repatriation of Remains	\$1,000,000
Security Evacuation	Excluded
Workers Compensation and all other benefits	Full limits available



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### What to do in case of a Medical Emergency:

#### **Student**

We recommend making your phone calls in the following order:

1. Call the emergency number of the international director provided by your campus or call the host country equivalent of 911 for a serious and/or life threatening medical emergency.
2. Call Europ Assistance for all emergency travel, accident and emergency sickness assistance 855-901-6712 (Domestic) or +1-240-330-1551 (International).
3. Call the international office at your host institution or your institution's professor traveling with your group and give them the claim number.
4. Call your Institution's Study Abroad Coordinator and give them the claim number.
5. Call your family and give them the claim number.

#### **Family of a Student – (Your student had a medical emergency)**

We recommend making your phone calls in the following order:

1. Make sure that your student has called Europ Assistance at +1-240-330-1551 (International).
2. After your student has called Europ Assistance then ask for the claim number, this claim number is associated with your student.
6. At any time, you may call Europ Assistance 855-901-6712 (Domestic) or +1-240-330-1551 (International) for a status of your student's condition/situation using the claim number.
3. Contact your student's institution study abroad coordinator.

#### **Faculty/Staff/Other Participants -**

We recommend making your phone calls in the following order:

1. Call the emergency number of the international director provided by your campus or call the host country equivalent of 911 for a serious and/or life threatening medical emergency.
2. Call Europ Assistance for all emergency travel, accident and emergency sickness assistance. Call 855-901-6712 (Domestic) or +1-240-330-1551 (International) ask for a claim number if you do not have it already.
3. Call the appropriate contact person at your home institution when reporting emergency situations.
4. Please remember that Europ Assistance must follow privacy laws while disseminating medical information so they may not be able to answer all your questions.

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This document is presented to EIIA members strictly as a guideline. As individual circumstances may vary, the contents and concepts presented should be reviewed and amended as necessary to properly address your institution's unique exposures. Additionally, it is recommended that the contents and concepts presented be reviewed in the full context of its use with legal counsel prior to implementation.

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