



## 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.**

### **Parties involved in the International Travel Insurance Program (Updated 1/30/23)**

**EIIA** – Member owned consortium which places the insurance coverage and assists when there are issues around coverage or claims.

**World Travel Protection (WTP)** – Travel Assistance Partner who is a resource for institutions, participants, and parents for emergency assistance, questions about coverage, medical facilities, country information, and more. Their contact information is listed below.

**ACI** – manages the claim reimbursements. All forms are sent to ACI, who is the third party claims administrator on behalf of Starr Insurance. Their contact information is listed on the forms.

**Starr Insurance** – provides the policy to cover emergency medical, evacuation, trip cancellation, trip interruption, trip delay, and other emergency services to participants while on a covered trip.

**Hartford Insurance** – provides excess auto liability, general liability, property, and workers compensation coverage for participants while on a covered trip.

### **EIIA Travel Assistance Partner as of 1/30/23 (Updated 1/30/23)**

As of 1/30/23, the travel assistance partner for the EIIA International Travel Program has officially changed from Generali Global Assistance (also known as Generali) to **World Travel Protection (WTP)**. **The website has changed from GardaWorld to WTP.** The new phone number is 833-515-3324 (US or Canada) or +1-416-479-8012 (International) and the new email address is [assistance@wtp.ca](mailto:assistance@wtp.ca).

### **WTP Website & App (Updated 1/30/23)**

As of 1/30/23, the website has changed from GardaWorld to WTP and you will need to re-register with WTP for access to the country, security, and medical information. WTP partners with EIIA to provide claims management, travel assistance, and information to participants. The new website is managed by WTP and registration is required to access their new site. Instructions on how to access the new WTP site and app are available through the EIIA website.

In the past we provided the website (<https://worldtravelprotection.com/login/>) registration information to the general public. To make sure that these services are only available to EIIA Members, we have posted the instructions and registration information in the EIIA Members section. The site is accessible to anyone associated with an EIIA Member Institution, but we need to protect who has access. EIIA Member Institutions can enter through the EIIA website ([www.eiia.org](http://www.eiia.org)), click on the Sign In tab at the top right corner, and then click Risk Management/Property & Casualty Dashboard. The directions will be found in the Basic Claims section. If you are an EIIA Member Institution and do not have access to the Member section of the EIIA website, please contact your Institution's International Director of EIIA Risk Management Director. For participants or parents, please contact your institution's International Director.

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

The EIIA website provides a great deal of information on the program. If you cannot find the answer there, call WTP at 833-515-3324 (US or Canada) or +1-416-479-8012 (International) or email them at [assistance@wtp.ca](mailto:assistance@wtp.ca). Please advise the counselor that you are a part of the EIIA program, so they know to access the proper group information (policy # LTG 273330) when answering questions.

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

These cards can be downloaded from the EIIA website (in the International Travel area). Participants can print them on their own. You need not have an Insurance Card to effect coverage, but the card maintains important contact information.



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### **How do I report a claim? (Updated 1/30/23)**

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 WTP at 833-515-3324 (US or Canada) or +1-416-479-8012 (International) or email them at [assistance@wtp.ca](mailto:assistance@wtp.ca). Reimbursement for payments can be collected by using the Claim Forms available on the EIIA website.

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

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

- a. Emergency Medical Care (coverage up to \$100,000 per person). WTP will also advance payment of medical expenses for medical facilities within the WTP Network of providers.
- b. Lost/Stolen Checked Baggage (coverage up to \$500 excess of other applicable insurance such as provided through a homeowners or renters policy): WTP 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.

### **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 within the US. For employees of the institution, they may be 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 an 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.

### **Who is covered?**

All Full-Time Employees; All Faculty Members on a Sabbatical Trip; All Students / Participants of Sponsored International Educational Programs including Alumni, Chaperones, Board Members, Trustees, Spouses, Eligible Domestic Partners, Dependent Children and Other Participants, specifically for a companion traveling to assist with any medical needs, or community participants who may be filling spots on a trip, but not otherwise a covered individual while on institution sponsored events outside of the U.S., its territories and possessions or the participant's Home Country.



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### **Where do I go for emergency medical treatment? (Updated 1/30/23)**

Contact WTP and they will direct you to the closest medical facility where they have a direct contract. A participant can go to any medical facility, but there are benefits to remaining in the WTP Network as you may not have to pay out of pocket at the time of treatment or release and then wait to be reimbursed later. WTP has a network of almost 20,000 providers. To get the information on the closest facility, please contact WTP.

### **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? (Updated 1/30/23)**

If you have used one of the medical facilities within the WTP network, they may have agreements in place for the facilities to accept the guaranteed payments. In these cases, WTP will pay directly for the services. Some locations will only accept local currency (cash) and if possible, WTP 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 ACI using a claim reimbursement form. Infrequently there are situations when the local agent is not available (or near) or the facility is out of WTP's network. In these situations, the injured party may need to pay for services and then submit a claim form to be reimbursed. There is a \$0 deductible.

### **Is the international coverage 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 (total) 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, for up to a 7-day benefit period, for the family member while the injured participant remains hospitalized. These benefits MUST be preauthorized by WTP.

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

WTP 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 future or additional treatment should go to your personal health insurance carrier because the International Insurance Program no longer applies.

### **Trip Cancellation Coverage**

**Please note – only limited causes are covered.** 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/Delay Claim Form** on the EIIA website. The



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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**

**Please note – only limited causes are covered.** The coverage for Trip Interruption includes emergency illness or a covered injury which postpones the travel (to or from the destination once on the trip, not pre-trip) 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/Delay Claim Form** on the EIIA 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

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

Global security information and Alerts can be found through the WTP website or on the app. For Security information, you can click on "Country Report". Please see the WTP document for additional information.

### **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. Coverage for those in their Home Country is excluded other than for Medical Evacuation. As of 5/1/21, Pandemic or Epidemic Evacuation has been added to the policy. The Pandemic must be declared while the participant is on a covered trip outside of their home country. WTP must coordinate all evacuations for coverage to apply.

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

No, without a national declaration identifying a security incident from WTP, 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 bringing those medication in a particular country, you should call WTP at 833-515-3324 (US or Canada) or +1-416-479-8012 (International) or email them at [assistance@wtp.ca](mailto:assistance@wtp.ca).



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### **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, hot air ballooning, 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. Please note this is not an inclusive list, if you are unsure or have questions please reach out to your Risk Management Director. If you would like to purchase an endorsement to cover these activities, please contact Dave Golnick ([dgolnick@eiaa.org](mailto:dgolnick@eiaa.org)).

### **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 excess of any other applicable insurance (including home owners), 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. Coverage is ONLY provided while the participant has left the US on a Covered Trip. 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 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

### **Does the coverage change based on the Travel Advisory Level?**

No, coverage for emergency medical and evacuations is the same regardless of the Travel Advisory level of the country that is visited by the participant.

### **Is there coverage for COVID-19?**

Yes, participants diagnosed with COVID-19 would have the same coverage as if they had any other illness while on a Covered Trip.

### **Is there coverage for pandemic quarantine? (Updated 1/30/23)**

If the participant is required to quarantine while on a covered trip due to exposure to, or diagnosis of a confirmed case of a virus/illness due to epidemic/pandemic not requiring hospitalization, the policy would provide up to \$5,000 of benefits for food, lodging, non-reimbursable expenses, and travel change fees. If the participant requires hospitalization, the basic emergency medical coverage would apply. **For expenses to be reimbursed, the policy requires that the participant receive (and submit) written confirmation of a positive result from a local medical official.**



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### **Are the costs of COVID-19 tests covered?**

If a participant is not feeling well and visits a doctor who orders a COVID-19 test while on a Covered Trip, it would be covered. Tests taken simply to enter or exit a country are not covered under the policy.

### **What coverage can we utilize if a participant tests positive for COVID-19?**

Trip Cancellation could be used **prior** to a trip if the person cannot travel **due to medical advice from a doctor**. So, if a participant tests positive, and they get a doctor's note indicating that they cannot travel, they would be eligible for coverage for COVID purposes as they would for any other medical issue. They **must** have the physician's information when they submit a claim and they would be reimbursed any non-refundable fees up to \$2,000.

Emergency Medical and Trip Delay are only available **while on a Covered Trip** and does not apply pre-trip. If a participant should test positive while on a trip and need emergency medical attention for COVID it would be treated as any other medical issue. For quarantine due to a positive test or contact that does not require hospitalization that delays a trip home or to the next destination, the Trip Delay would provide coverage for the participant for food, lodging, and additional fees for returning the participant to the group (or home) up to \$5,000.

### **Can we use at home COVID-19 tests as proof or is a PCR or Doctor's note needed?** **(Updated 1/30/23)**

The definition of Quarantine in the policy specifies a person is forced into medical isolation by "a recognized government authority, their authorized deputies, or medical examiners" due to having or being suspected of having COVID-19. An at-home test alone would not suffice to meet this requirement. If after that a doctor or government agency tells you to quarantine, then it would be different. **For expenses to be reimbursed, the policy requires that the participant receive (and submit) written confirmation of a positive result from a local medical official.**

### **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 EIIA website. 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.

### **Which Claim Reimbursement Form should I use? (Updated 1/30/23)**

EIIA Medical Claim Reimbursement Form – use when seeking reimbursement for medical services or pharmaceutical expenditures.

EIIA Trip Cancellation/Interruption/Delay Medical Claim Reimbursement Form – use when seeking reimbursement for covered expenses for a loss due to a participant due to medical purposes.

EIIA Trip Cancellation/Interruption/Delay Non-Medical Claim Reimbursement Form – use when seeking reimbursement for covered expenses for a loss due to a participant due to non medical purposes (including quarantine).

### **Can the institution reimburse the participant or just pay the expenses and then seek reimbursement from the insurance provider? (Updated 1/30/23)**

Yes, but please indicate this within the claim form so the adjuster understands the situation and does not question why the institution is seeking reimbursement.



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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 WTP for all emergency travel, accident and emergency sickness assistance 833-515-3324 (US or Canada) or +1-416-479-8012 (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 WTP at +1-416-479-8012 (International).
2. After your student has called WTP then ask for the claim number, this claim number is associated with your student.
6. At any time, you may call WTP 833-515-3324 (US or Canada) or +1-416-479-8012 (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 WTP for all emergency travel, accident and emergency sickness assistance. Call 833-515-3324 (US or Canada) or +1-416-479-8012 (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 WTP 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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