International Travel Insurance Plan
2023-2024 Plan Benefit Brochure

Insurance and 24/7 Travel Assistance Services By:

Broker Services Provided By:

Macalester College Policy Number: GPT4850913
Benefit Questions?

Contact global@gallagherstudent.com if you have any general questions about how to use your insurance plan and what benefits are covered. We are the broker that works directly with your school to manage the insurance program for all travelers. A member of our team will follow up with you within 24 hours.

Zurich Travel Assist 24/7 Travel Assistance Services – World Travel Protection (WTP)

Contact Zurich Travel Assist 24/7 Travel Assistance by calling +1-416-645-4682 (from outside the US) or +1-866-224-0146 (from inside of the US). The Global team at Gallagher works closely with the 24/7 travel assistance team at Zurich Travel Assist to monitor all cases for our client schools. When you call one of the telephone numbers above you will be greeted by the Zurich Travel Assist team and you will be connected with a customer service representative. Zurich Travel Assist is your lifeline while you are traveling. If you have general questions about your upcoming trip, a pre-existing condition or if you would like to schedule an appointment with a doctor, please be sure to call Zurich Travel Assist before you leave.

Before you travel outside your home country, you should prepare yourself by logging onto the Zurich Travel Assist website where you can sign up for health and security email alerts or review country-specific reports that will make you an informed traveler.

1. Visit www.zurichtravelassist.com for an overview of the services you have available to you.
2. Click on the “Travel Risk & Security” tab to access the Travel Intelligence Portal.
3. You will be asked to create your account by registering with your policy number.
4. Input your information and create a password (you can use a personal or school email address).
5. You will then be directed to the website portal where you can login using your username and password.
6. After you create your account, please visit the Google Play or App Store to download the TravelKit mobile app to your phone. Look for this icon: 🛫
7. Open the app and use your username and password to login to the app.

While abroad, Zurich Travel Assist will help locate a qualified health care provider, receive a prescription or simply answer any general medical or security concern you may have so you get quality medical care and advice.

In an emergency, Zurich Travel Assist can ensure that you get immediate care whether it requires evacuating you to a center of medical excellence or closely monitoring your condition with local doctors. Keep in mind that Zurich Travel Assist can also take care of all the details associated with your situation such as making travel arrangements for family members so you can focus on getting better.
Teledoc Services

For a non-life-threatening sickness, injury, infection or a cold/allergy you can speak with a doctor 24/7 by calling +1-416-645-4682 (from outside the US) or +1-866-224-0146 (from inside of the US). This multi-lingual global teleconsultation service will provide you with a convenient way to arrange an appointment with a doctor online or over the phone on your own schedule. You will be given the option to request a video consultation, phone call or email consultation with a licensed doctor.

Remote Mental Health Counseling Services

Living abroad can be both exhilarating and stressful. These are just a few of the challenges living abroad can bring:

- Cultural Adjustments
- A New Environment
- Loneliness and Loss
- Social Pressures
- Pre-existing Conditions

Zurich Travel Assist 24-7 Travel Assistance helps travelers be the best they can be during transition and throughout their journey abroad. Zurich Travel Assist is here to mitigate emergencies through accessible psychological care administered by US based specialists. There is a lack of mental health resources in many countries and things like language and cultural differences can hinder a successful experience.

You can access the remote mental health counseling services 24/7 by calling +1-416-645-4682 (from outside the US) or +1-866-224-0146 (from inside of the US).

Reimbursement Claims

In the event you paid out of pocket for a medical claim and are seeking reimbursement for that medical claim:

1. Fill out the Claim Form provided by Macalester College.

2. Please email your completed claim form as well as copies of all doctors’ bills and proof of payment (receipts) to GallagherZurich@hsri.com. If you need further assistance, reach out to global@gallagherstudent.com.
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

All full-time students, faculty and staff on a recognized study abroad program or other student or staff travel approved by the Policyholder outside the Insured’s country of Primary Residence and outside the United States. Coverage applies while participating in a study abroad program or other student or staff travel approved by the Policyholder outside the Insured’s country of Primary Residence and outside the United States including travel directly to the program location, and side trips taken in relation to the program. Such side trips will only be covered up to fourteen days in duration and must occur directly before, after or during the program. Coverage for an Insured shall not exceed 365 days.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Maximum Benefit Amount</th>
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<tbody>
<tr>
<td>Pre-Departure Trip Cancellation Benefit</td>
<td>Up to 100% of Trip Cost to a maximum of $1,500</td>
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<tr>
<td>Post-Departure Trip Interruption Benefit</td>
<td>Up to 100% of Trip Cost to a maximum of $1,500</td>
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<tr>
<td>Baggage and Personal Effects Benefit</td>
<td>$500</td>
</tr>
<tr>
<td>Per Item Limit</td>
<td>$250 per item limit</td>
</tr>
<tr>
<td>Deductible</td>
<td>$0 per occurrence per Covered Trip</td>
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<tr>
<td>Baggage Delay Benefit</td>
<td>$300</td>
</tr>
<tr>
<td>Per Day Limit:</td>
<td>$100</td>
</tr>
<tr>
<td>Emergency Evacuation and Repatriation Benefit</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Transportation Expenses to the place of hospitalization for one person chosen by the Insured</td>
<td>$10,000 one round-trip ticket maximum</td>
</tr>
<tr>
<td>Visiting Person’s Lodging and meals</td>
<td>not to exceed $500 per day for a maximum of 7 days</td>
</tr>
<tr>
<td>Return of Remains Benefit</td>
<td>The Maximum Covered Amount shown in the Emergency Evacuation and Repatriation Benefit</td>
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<tr>
<td>Return of Child Benefit (per Child)</td>
<td>The Maximum Covered Amount shown in the Medical Expense Benefit</td>
</tr>
<tr>
<td>Return of Baggage following Evacuation or Return of Remains</td>
<td>The Maximum Covered Amount shown in the Medical Expense Benefit</td>
</tr>
<tr>
<td>Security Evacuation Benefit</td>
<td>$100,000</td>
</tr>
<tr>
<td>Accidental Death Benefit</td>
<td>$25,000</td>
</tr>
<tr>
<td>Benefit Type</td>
<td>Covered Loss of:</td>
</tr>
<tr>
<td>--------------</td>
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</tr>
<tr>
<td>Accidental Dismemberment Benefit</td>
<td>Both Hands or Both Feet, One Hand and One Foot</td>
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<tr>
<td></td>
<td>One Hand or One Foot plus the loss of Sight of One Eye</td>
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<tr>
<td></td>
<td>Sight of Both Eyes, Speech and Hearing</td>
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<tr>
<td></td>
<td>Speech or Hearing</td>
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<td></td>
<td>One Hand; One Foot; or Sight of One Eye</td>
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<td></td>
<td>One Hand; One Foot; or Sight of One Eye, Hearing in One Ear</td>
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<td></td>
<td>Covered Loss</td>
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<tr>
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<td>Percentage of Maximum Amount:</td>
</tr>
<tr>
<td></td>
<td>$25,000</td>
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</tbody>
</table>
### Emergency Dental
- **Emergency Dental** (Sudden Relief of Pain): $1,000

### Mental or Nervous Disorders
- **Mental or Nervous Disorders** (Inpatient or Outpatient): Maximum Covered Amount shown in the Medical Expense Benefit

### Treatment of Complications of Pregnancy
- **Treatment of Complications of Pregnancy**: Maximum Covered Amount shown in the Medical Expense Benefit

### Newborn Nursery Care
- **Newborn Nursery Care**: $1,000

### Medical Expenses Resulting from Sports Activities
- **Medical Expenses Resulting from Sports Activities**: Maximum Covered Amount shown in the Medical Expense Benefit

### Hospital Admission/Medical Expense Guarantee
- **Hospital Admission/Medical Expense Guarantee**: $10,000

### Home Country Extension
- **Home Country Extension**: $25,000 (this benefit is Excess Coverage)

### Pre-Existing Conditions
- **Pre-Existing Conditions**: Maximum Covered Amount shown in the Medical Expense Benefit

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#### Important Zurich Travel Assist (ZTA) Contact Information

**Zurich Travel Assistance**
- Contact 24/7 for:
  - Emergency Medical and Repatriation
  - General travel assistance questions
- U.S. and Canada Toll-Free: +1-866-224-0146
- Anywhere else in the World call collect: +1-416-645-4682
- e-mail: assistance@wtp.ca
- Fax: +1-416-205-4622

#### Important Health Special Risk (HSR) Claim Reporting Information

**Health Special Risk, Inc.**
- You must submit a completed claim form for any benefits to be paid.
- Refer to Plan Number GPT 4850913
- EDI Payor ID# 22384
- Claim forms can be obtained by calling 972-512-5600
  - Toll-Free Number: 966-409-5734
  - e-mail: GallagherZurich@hsri.com
  - Fax: 972-512-5818

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Zurich
1299 Zurich Way, Schaumburg, Illinois 60196-1056
800-382-2150 [www.zurichna.com](http://www.zurichna.com)

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.

Insurance coverages underwritten by member companies of Zurich in North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

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