Coverage begins at the actual start of the trip (from home, place of work, or other place). This is only a brief summary and does not cover all the terms, conditions, and limitations. For customer service, eligibility verification, plan information, or to file a claim, call 1-888-951-4276 or e-mail claims@adventistrisk.org. Or mail claim to Adventist Risk Management, Claims Department, 12501 Old Columbia Pike, Silver Spring, MD 20904.

**TRAVEL ASSISTANCE SERVICES**

Generali Global Assistance/Europ Assistance USA (see WWU red card) provides access to services such as medical referrals and monitoring, emergency medication, evacuation arrangements, embassy and consular information, lost document assistance, lost luggage assistance, legal emergency referrals, translator access, and crisis hotline with on-the-ground security assistance.

**BASIC MEDICAL BENEFITS**

- Covered medical expenses are paid for an accident or sickness with documentation that it began during the coverage dates and was treated within 30 days. Other benefits include alleviation of dental pain ($500 limit) and limited hospital confinement compensation. No deductible, no co-pay.
- Note: pre-existing condition limit of six months. Other limitations and exclusions may apply.
- This travel insurance is primary medical coverage for treatment outside your home country. For treatment in your home country, expenses must first be submitted to your own health insurance. For deductibles, coinsurances, and other out-of-pocket costs not paid by your own health insurance, this travel insurance would reimburse those covered expenses up to the policy limits above for up to 364 days after the first treatment.

**IF EMERGENCY MEDICAL CARE IS NEEDED**

Call Generali Global Assistance/Europ Assistance USA to arrange (see WWU red card) or seek local ambulance service. If hospitalized, notify Generali Global Assistance/Europ Assistance USA—further arrangements and/or transport require pre-approval. If you need assistance finding local medical help, call Generali Global Assistance/Europ Assistance USA.

**SPECIFIC EMERGENCY MEDICAL BENEFITS**

- Covered expenses are paid for necessary services, including emergency family member reunion benefit ($5,000 benefit maximum), in addition to Basic Medical Benefits. Generali Global Assistance/Europ Assistance USA must be called to arrange (see WWU red card).

**EMERGENCY MEDICAL EVACUATION BENEFITS**

- Covered expenses are paid, if authorized in advance, to transport you to the nearest appropriate hospital or for the cost of transport to your home county or place of residence for further treatment or recovery after treatment at a local hospital, upon certification from a physician that such transportation is necessary. Generali Global Assistance/Europ Assistance USA must be called to arrange (see WWU red card).

**EMERGENCY REPATRIATION OF REMAINS**

- Covered expenses are paid for preparation and return home of your body, if death results from a medical emergency. Generali Global Assistance/Europ Assistance USA must be called to arrange (see WWU red card).

**IF EMERGENCY SECURITY EVACUATION IS NEEDED**

**SECURITY EVACUATION EXPENSE BENEFITS**

- Transportation and related costs will be paid to take you to the nearest place of safety in the event of a natural disaster or political event, but only if ACE or Generali Global Assistance/Europ Assistance USA authorizes all expenses in advance (in writing, or by electronic or telephonic means) and services are rendered by Generali Global Assistance/Europ Assistance USA. Generali Global Assistance/Europ Assistance USA must be called to arrange (see WWU red card).

**PERSONAL PROPERTY BENEFITS**

- Compensation may be paid based on depreciation standard for replacement or restoration of lost or destroyed property (proof of replacement cost required). You must show that you took reasonable precautions and provide a police or security report. Laptops excluded. *$25 deductible.

**ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS**

- Compensation may be paid for death, dismemberment, and other losses occurring within 365 days of a covered accident.

**TRIP CANCELLATION AND INTERRUPTION BENEFITS**

Reimbursement may be paid for expenses incurred due to: 1) serious sickness, injury, or death of you or an immediate family member within 30 days of travel dates; 2) weather or natural disasters; 3) financial default of airline; or, 4) problems at your primary residence such as flooding, damage, etc. Other causes and limitations may apply. You may increase the $1,000 Plan Limit by paying an extra premium:

- **Optional Additional Trip Cancellation & Interruption Benefit**
  - Add $500: $56.68
  - Add $1,000: $112.30
  - Add $1,400: $157.22

Coverage effective 01/01/18 thru 12/31/18
Updated 07/30/18