

Emergency Trip Insurance



Go Impact

IMB has worked with Gallagher to arrange for an insurance program to cover participants of the various student volunteer programs. Note that this is primarily designed to be an international medical and accident policy. If you elect to return to the US to receive treatment for a non-emergency illness or injury sustained abroad, then it is likely that this policy will not cover you. You would only be eligible for claims incurred in the US if the initial treatment or diagnosis of your injury or illness occurred outside of the US. It should also be noted that if you maintain health insurance in the US while you are traveling abroad, this policy will be considered secondary to any other valid and collectible insurance.

Summary of Benefits (rate- \$2.95 per person per day)

Accidental Death and Dismemberment	\$75,000	Emergency Medical Evacuation	\$100,000
Medical Expenses	\$100,000 \$10,000 medical expense benefit overseas, \$90,000 excess medical benefit overseas \$2,500 medical expense limit USA/Canada for continuation and conclusion of care, \$97,500 excess medical expense benefit USA/Canada	Family Coordination and Repatriation of Mortal Remains	\$25,000
Deductible	\$0	International Personal Property	\$2,500 (\$100 deductible)
Coinsurance outside the US/Canada	Insurer pays 100% of covered expenses outside the US/Canada	Disability Income, Sickness	\$187.50/mo 50 Months (90 day waiting period)
Coinsurance inside the US/Canada (in PPO Network)	Insurer pays 90% of covered expenses up to \$5000; then 100% up to maximum limit within the PPO Network	Disability Income, Accident	\$750/mo First 100 Months \$375/mo Months 101-200
Coinsurance inside the US/Canada (outside PPO Network)	Insurer pays 80% of covered expenses up to \$5000; then 100% up to maximum limit outside of the PPO Network	Crisis Management Security Evacuation	\$100,000 per person, per incident
		Mandatory quarantine prior to return travel	— limit \$1K
		Change in air travel	— limit \$1K
		Hotel changes	— limit \$500

Administered by: Gallagher Charitable International Insurance Services

In Case of a Medical or Security Emergency:

The assistance service for this policy is IMG Global Services which is available to assist 24/7/365 with emergencies. You should contact IMG Global Services in the event of a possible evacuation needed for both Medical and Crisis/ Security issues. IMG Global Services will confer with the treating physician(s)/crisis authorities as appropriate as well as company medical personnel to determine the best course of action for the member. IMG Global Services will coordinate the logistics of an evacuation, if necessary, as well as the travel arrangements of family member(s) who may need to accompany the insured.

IMG GLOBAL SERVICES

Emergency Contact Number

Phone: 317.927.6852

Email: ihassistance@imglobal.com

Claims: ihassistance@imglobal.com

Student Plan Scheme Number: 7425V

Name of Group: Student Division

Non-Emergency Claims or Assistance

For non-emergency medical, international personal property, or disability claims, please contact Gallagher Charitable at 800.775.9936 or email: gcclaims@ajg.com.

If you have any difficulty with enrollment or any questions, please contact Gallagher Charitable at:

Mail: PO Box 2860, Greenville SC 29602

Phone: (800) 775-9936

E-mail: gallaghercharitable@ajg.com •

Web: www.travelwithgallagher.com