

Coverage Highlights

Global Protective SolutionsSM (GPS) is cover issued to International Helpers (Guernsey) Trust. Patients who chose to participate in the Trust are eligible for reimbursement for certain expenses that may result from a complication of a medical tourism event or from an accidental injury resulting from travel outside your home country for an approved medical procedure. It does not include benefits to cover baggage, change fees for tickets or other minor trip related expenses. The purpose was to help with other financial hardships that may occur should an accident or complication from a covered procedure result in a more significant loss.

In addition to the regular travel accident exposure the benefits have been enhanced to include results of a covered complication that occur outside your home country and where indicated for up to 6 months after the initial procedure. You will find most policies only include corrective procedure limits for complications of a covered medical procedure and they typically exclude complications from the rest of the policy.

Complication means Bodily Injury from a Medical Procedure incurred while an Insured Person is travelling for the purpose of receiving medical or surgical treatment outside the Insured Person's country of residence. Complication does not include undesired outcomes or a failed procedure. A complication that causes death can not be the result of a previously undiagnosed medical condition that first manifests itself during the insured Person's period of travel or within 24 hours of return to the Insured Person's home country. The complication can not result from the Insured Person's failure to follow all pre- and post- procedure medical instructions.

Capital Sum Limit Options	From \$50,000 - \$250,000	Benefit Highlights
Accidental Death & Dismemberment	100% of Capital Sum	Benefits apply to both the travel accident exposure and a covered complication. We are not aware of any other product that includes this benefit for both travel and complications. (CCSVI Patients: Disability is excluded and Accidental Death & Dismemberment excludes complications.)
Permanent Total Disability	100% of Capital Sum	
Emergency Medical Transportation	\$50,000	Evacuation as the result of an accident to the nearest medical facility but would not assist with evacuation as a result of a complication from a covered medical procedure. You will already be at a medical facility.
Repatriation of Mortal Remains	\$5,000	Repatriation means the cost of reasonable expenses to return the Insured Person's deceased body to his or her country of residence.
24 Hour Assistance Service provided for Assistance with Worldwide Emergencies	Included	Service provided to assist with travel emergencies and or claim emergencies 24 hours a day, seven days a week and in multiple languages..
Emergency Medical Coverage Accidental Injury not complications Subject to a \$250.00 Deductible	\$25,000	This is additional emergency accidental medical benefit for an unforeseen accident associated with travel but not associated with a complication. Refer to "Additional Medical or Surgical Treatment" for covered medical costs as a result of a complication. .
Additional Medical or Surgical Treatment as a result of a covered complication.	10% of Capital Sum	Designed to assist the medical traveler with additional medical or surgical treatment that would be needed as a result of a covered complication from a medical procedure. Coverage for a Thrombosis is limited to \$2,500 for 2.5% of the capital sum (whichever is less).
Additional Expenses of Travel, Meals and Accommodations required for a covered corrective procedure	10% of Capital Sum	Additional Expenses of Travel, Meals and Accommodations required for a covered corrective procedure
Dependent Care/Family Coordination expenses incurred as a result of an accidental travel injury or a complication.	10% of Capital Sum	"Dependent Care" means the cost of services required for the care of a participant's dependent that is incurred while the Insured Person is receiving "Additional Medical or Surgical Treatment". "Family Coordination" means the cost of Travel, Meals and Accommodations for one member of the Insured Person's immediate family, with whom the insured Person is travelling, while travelling for "Additional Medical or Surgical Treatment."
Residence Modification	10% of Capital Sum	Coverage for expenses incurred to make medically necessary modifications to the Participant's primary residence. This coverage is not applicable for all procedure types, specifically CCSVI.
Physiotherapy and Rehabilitation	10% of Capital Sum	Coverage for required physiotherapy or rehabilitation.
Severe Disfigurement	35% of Capital Sum	Coverage for significant physical disfigurement.
Loss of Reproductive Function	35% of Capital Sum	Coverage for the loss of the ability to generate offspring.

Please Note: This coverage highlight is not an insurance policy. Rather, it outlines some of the features of the Master Policy issued to International Helpers (Guernsey) Trust. For further details please consult the Master Policy. **This is not a major medical policy.** For further information regarding participation in Global Protective Solutions, contact:

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