

Medical Complication and Travel Benefits for International Medical Travelers & Travel Companions

Specifically designed for international travelers who plan to have elective
Medical or Dental Procedures/Treatments



Global Protective Solutions programs are specifically designed for international medical travelers and their travel companions. The travel benefit program includes coverage for normal travel related activities as well as wide-ranging benefits in the event a participant experiences a complication related to an elective procedure or treatment. International medical travel requires unique and specialized protection, which standard travel insurance policies usually exclude.

Individuals who chose to participate in Soter World Services (Guernsey) Trust are eligible for reimbursement for certain expenses that may result from a complication of a medical travel or medical tourism event or from occurring travel related accident / illness expenses, related to travel outside an individual's home country for an approved elective procedure.

Complication means bodily injury as determined by a separate medical diagnosis and having occurred from an approved procedure/treatment which took place whilst a trust participant is outside his/her country of residence or citizenship. The occurrence of and diagnosis of the complication must occur within 180 days or as stated on the trust participant's schedule of benefits whichever is less.

A complication that causes death cannot be the result of a previously undiagnosed medical condition that first manifests itself during the Participant's period of travel or within 24 hours of return to the Participant's home country. A complication cannot result from the Participant's failure to follow all pre and post procedure medical instructions. A complication does not include unfavourable or unsuccessful outcomes especially as related to aesthetic outcomes or failure to correct the original diagnosis.

GLOBAL PROTECTIVE SOLUTIONS

THE LEADING RESOURCE FOR RISK MANAGEMENT
SOLUTIONS FOR THE MEDICAL TRAVEL INDUSTRY

Offering the needed protection for:

- *Individual Medical Travelers*
- *Facilitators & Case Managers*
- *Hospitals*
- *Self-funded Employers*

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SCHEDULE OF BENEFITS (for each Trust Participant)

This is not a medical policy. Eligible claim expenses are submitted for approval and reimbursement to the claimant. Benefits are excess of any other valid and collectable coverage. Travel duration must be 30 days or less, unless specifically approved. A covered complication must occur and be diagnosed within 180 days of the procedure date.

Maximum Sum Payable for Certain Benefits *These benefits indicated are subject to a maximum sum payable per Trust Participant. A single claim may trigger more than one of these benefits however when combined, the benefit payable is the total of the claim or the Maximum Sum Payable, whichever is less. (All amounts indicated are \$ US Dollars unless otherwise indicated)	Option 1 \$ 25,000	Option 2 \$ 50,000	Option 3 \$ 75,000	Option 4 \$ 100,000
MEDICAL TOURIST / TRAVELLER - MEDICAL COMPLICATION BENEFITS				
* Accidental Death or Dismemberment	\$10,000	\$20,000	\$30,000	\$40,000
Repatriation of Mortal Remains	\$5,000	\$5,000	\$5,000	\$5,000
* Additional Medical or Surgical Treatment as a Result of Covered Complication	\$7,500	\$15,000	\$22,500	\$30,000
* Additional Medical or Surgical Treatment for Unsuccessful or Unfavorable Outcomes from a Covered Complication	\$2,500	\$2,500	\$2,500	\$5,000
* Additional Medical or Surgical Treatment due to a Thrombosis	\$2,500	\$2,500	\$2,500	\$5,000
* Additional Expense - Travel, Meals and Accommodations – Meals and Accommodations limited to \$250 USD/day and Travel limited to same class of travel initially booked.	\$2,500	\$5,000	\$5,000	\$5,000
* Travel Companion Coordination – Travel, Meals and Accommodations - Meals and Accommodations limited to \$250 USD/day and Travel limited to same class of travel initially booked.	\$2,500	\$5,000	\$5,000	\$5,000
* Residence Modification	\$2,500	\$5,000	\$7,500	\$10,000
* Physiotherapy and Rehabilitation	\$2,500	\$5,000	\$5,000	\$5,000
Emergency Medical Transportation	\$50,000	\$50,000	\$50,000	\$50,000
24 Hour – Emergency Medical Assistance Service	Included	Included	Included	Included
MEDICAL TOURIST / TRAVELLER - TRAVEL BENEFITS The below benefits are additional benefits for the trust participant but exclude medical complications.				
Emergency Medical Coverage (Accident and Illness)	\$50,000 in excess of \$250			
Travel Cancellation in Exceptional Circumstances	\$10,000			
Travel Delay + 12 hours (Outbound Only)	\$1,000			
Loss of Baggage (Outbound Only)	\$1,000 excess of \$250			
TRAVEL COMPANION - TRAVEL BENEFITS Only applicable if the trust participant has chosen the option to include a travel companion and paid the applicable participation fee.				
* Accidental Death or Dismemberment	\$25,000	\$50,000	\$75,000	\$100,000
Repatriation of Mortal Remains	\$5,000	\$5,000	\$5,000	\$5,000
Emergency Medical Transportation	\$50,000	\$50,000	\$50,000	\$50,000
24 Hour – Emergency Medical Assistance Service	Included	Included	Included	Included
Emergency Medical Coverage (Accident and Illness)	\$50,000 in excess of \$250			
Travel Cancellation in Exceptional Circumstances	\$10,000			
Travel Delay + 12 hours (Outbound Only)	\$1,000			
Loss of Baggage (Outbound Only)	\$1,000 excess of \$250			

Please Note: This is a brief description of services provided through and benefits provided by Soter World Services (Guernsey) Trust to trust participants and is not an insurance contract. For coverage specifics and details, please refer to the "Overview of Trust Benefits" and www.soterworldservices.co.gg

CUSTOM ASSURANCE PLACEMENTS WILL ASSIST YOU IN UNDERSTANDING THE TRUST SERVICES AND BENEFITS. THIS IS NOT A SOLICITATION FOR YOUR PARTICIPATION IN THE TRUST. SOTER WORLD SERVICES (GUERNSEY) TRUST IS LOCATED AND IS SUBJECT TO REGULATION IN GUERNSEY, CHANNEL ISLANDS. THE SERVICES AND BENEFITS PROVIDED BY THE TRUST ARE APPLICABLE WHILE YOU ARE OUTSIDE THE TERRITORIAL BOUNDARIES OF YOUR HOME COUNTRY. BY PARTICIPATING IN THE TRUST YOU OBTAIN ACCESS TO SERVICES AND BENEFITS OF THE TRUST.