

Medical Complication and Travel Services and Benefits for International Medical Travelers

Services & Benefits specifically designed for people who travel to have Medical Procedures outside of their home country.

This is **not a major medical policy**. Eligible claim expenses would be submitted for approval and reimbursement to the claimant. Benefits are excess of any other valid can collectable coverage. Travel departure and return dates must commence and terminate within 30 days. If a trip is going to be longer than 30 days, special rating and underwriting is required. A covered complication must occur within 180 days of the medical procedure date.

In addition to the travel related services provided by your participation, certain benefits are provided as listed below:

	Option 1 \$50,000	Option 2 \$100,000	Option 3 \$150,000	Option 4 \$200,000	Option 5 \$250,000
MEDICAL TOURIST/TRAVELLER					
Accidental Death or Dismemberment	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Permanent Total Disability	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Repatriation of Mortal Remains	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
24 Hour Assistance Service	Included	Included	Included	Included	Included
Additional Medical or Surgical Treatment – Medical Complication	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
Additional Medical or Surgical Treatment for Failed or Unfavorable Outcomes from a Covered Complication	\$1,250	\$2,500	\$2,500	\$2,500	\$2,500
Additional Medical or Surgical Treatment -Thrombosis	\$1,250	\$2,500	\$2,500	\$2,500	\$2,500
Additional Expense - Travel, Meals, or Accommodations	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
Dependent Care/Family Coordination	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
Residence Modification	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
Physiotherapy and Rehabilitation	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
Severe Disfigurement	\$17,500	\$35,000	\$52,500	\$70,000	\$87,500
Loss of Reproductive Function	\$17,500	\$35,000	\$52,500	\$70,000	\$87,500
*TRAVEL COMPANION					
Accidental Death or Dismemberment	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Disability Income Benefit	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Repatriation of Mortal Remains	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
24 Hour Assistance Service	Included	Included	Included	Included	Included
*Coverage for a travel companion is only applicable if you have chosen the option to include a travel companion and paid the applicable participation fee.					
Benefits applicable to all enrolled but exclusive of medical complications					
Emergency Medical Coverage (Accident and Illness)	\$25,000 in excess of \$250	\$25,000 in excess of \$250	\$25,000 in excess of \$250	\$25,000 in excess of \$250	\$25,000 in excess of \$250
Emergency Medical Transportation	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000

Please Note: This is a brief description of services and benefits of the policy issued to Soter World Services (Guernsey) Trust and is not an insurance contract. For specifics and details, please refer to the exact terms and conditions of the Trust policy.

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Services and Benefits Highlights

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 an accidental injury or illness resulting from travel outside your home country for an approved medical procedure. Benefits are excess of any other valid or collectable coverage.

In addition to the regular travel accident exposure, the services and benefits have been enhanced to include a covered medical complication as a result of a medical procedure performed outside of the participant's country of residence. A complication can occur up to 6 months (or the time limit indicated in your specific enrollment) after the initial medical procedure.

Complication means Bodily Injury from an approved Medical Procedure which results in a separate medical diagnosis and is incurred whilst a Participant is travelling for the purpose of receiving medical or surgical treatment outside the Participant's country of residence. 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 failed or unfavourable outcomes especially as related to aesthetic outcomes or failure to correct the original diagnosis.

Policy Benefits	Capital Sum Limit Options \$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.
Permanent Total Disability	100% of Capital Sum	
Emergency Medical Transportation	\$50,000	Evacuation as the result of an accident to the nearest qualified medical facility or, if indicated, to the country of residence
Repatriation of Mortal Remains	\$5,000	Repatriation means the cost of reasonable expenses to return the Participant'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 and Illness not related to a complication or pre-existing condition Subject to a \$250.00 Deductible	\$25,000	This is additional emergency medical benefit for an unforeseen accident or illness associated with travel but not associated with a complication from a medical procedure. 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
Additional Medical or Surgical Treatment for a Failed or Unfavorable Outcome from a Covered Complication	2.5% of Capital Sum or \$2,500 whichever is less	Designed to assist the medical traveler with additional medical or surgical treatment for medically necessary procedure resulting directly from a covered complication. A complication requires a separate medical diagnosis within 180 days from the medical procedure date.
Additional Medical or Surgical Treatment as a result of a Thrombosis	2.5% of Capital Sum or \$2,500 whichever is less	Designed to assist the medical traveler with additional medical or surgical treatment as a result of a thrombosis. Coverage for a Thrombosis is limited to \$2,500 or 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 complication.
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 Participant is receiving "Additional Medical or Surgical Treatment". "Family Coordination" means the cost of Travel, Meals and Accommodations for one member of the Participant's immediate family, with whom the participant 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 is a brief description of services provided through and benefits of the policy issued to Soter World Services (Guernsey) Trust and is not an insurance contract. For specifics and details, please refer to the exact terms and conditions of the Trust services and policy.

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

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