

Medical Complication and Travel Insurance 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 of 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 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 an **insured** 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 **insured'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 period of travel or within 24 hours of return to the home country. A **complication** cannot result from the Insured'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.

Please refer to the insurance policy wording for all coverage terms and conditions.

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

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

SCHEDULE OF BENEFITS

The below table represents the options available for all enrollees. Please refer to your specific enrollment for the limits and coverages applicable.

This is NOT A MEDICAL POLICY. Eligible claim expenses would be submitted for approval and reimbursement to the claimant. Please refer to the "How to File a Claim" for details. Benefits are excess of any other valid and collectable coverage. Travel departure and return dates must commence and terminate within 30 days. The occurrence of and diagnosis of the complication must occur within 180 days from the originally approved date of the medical or dental procedure/treatment or as stated on the insured's schedule of benefits whichever is less. Additional medical or surgical treatment for a covered complication must occur within 270 days from originally approved date of the medical or dental procedure/treatment.

Maximum Sum Payable for Certain Benefits ● These benefits indicated are subject to a maximum sum payable per Insured. 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	\$37,500	\$50,000
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
Emergency Medical Transportation	\$50,000	\$50,000	\$50,000	\$50,000
24 Hour – Emergency Medical Assistance Service	Included	Included	Included	Included
Enrollee can elect to exclude home country coverage for a complication from an approved procedure up to 180 days after the date of the approved medical procedure. By removing this coverage for a credit, enrollee will only be covered for a complication whilst outside of their home country. This option is elected at enrollment.				

MEDICAL TOURIST / TRAVELLER - TRAVEL BENEFITS	
The below benefits are additional benefits for the enrollee but exclude medical complications.	
Emergency Medical Coverage (Accident and Illness)	\$1,000,000 in excess of \$250

TRAVEL COMPANION - TRAVEL BENEFITS if elected at enrollment				
*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)	\$1,000,000 in excess of \$250			

Trip Cancellation, Travel Delay and Baggage

Applicable to the medical tourist and the travel companion – **if travel companion coverage was elected at enrollment**

Travel Cancellation under Exceptional Circumstances		\$10,000	
Travel Delay +12 Hours (Outbound Only)	\$1,000	Loss of Baggage (Outbound Only)	\$1,000 excess of \$250

ADDITIONAL BENEFITS RELATED TO SARS-CoV-2 (COVID-19) – SEPARATE BENEFIT LIMITS APPLY – NOT SUBJECT TO MAXIMUM SUM LIMIT CHOSEN

Applicable to the medical tourist and the travel companion **if elected at enrollment**

Emergency Medical Coverage – Illness related to SARS-CoV-2 (COVID-19)	\$25,000	\$50,000	\$75,000	\$100,000
Travel and Accommodations – Expense related to SARS-CoV-2 (COVID-19)	\$5,000 (limited to \$250 per day)			

Please Note: For insurance policy specifics and details, please refer to the Policy.

In addition to the insurance, the following services are included and administered by Custom Assurance Placements, Ltd.

- Medical emergency assistance service, available 24/7/365 to assist in the event of a medical emergency. This service can direct ill or injured persons to the nearest facility for treatment, including arranging of medical evacuation, family coordination and other needs. Emergency Medical Assistance Services provider is **Global Response, Ltd.** Contact details are listed on the policy and ID Card.
- Crisis24 is a leading risk management company, providing a wide range of travel security advice and assistance services designed to help with safety and risk minimization, including lost or stolen passport assistance.

Access to Crisis24 Crisis Management Services, including Horizon Mobile – A downloadable app for your smartphone for the duration of your trip. The app includes location intelligence, alerts, quick connect assistance buttons, advice sheets and useful links. This app is available on Android and iOS. Your Registration Code is available when you log into your account.

- Prescription services for expatriates can supply prescriptions in most countries for most prescriptions. Access to the provider after you enroll in coverage.

Plus, access to helpful Medical Travel Information Services