

Global AdventurerSM

Sometimes travel outside of your home country can get risky, especially if you need to travel to areas of political unrest and conflict. The Global AdventurerSM plan helps to provide the extra protection needed while traveling in most war risk territories.

Plan Benefits

- **Medical Expense benefit**

Pays up to \$25,000, \$50,000, or \$100,000 (individual election) after a \$100 deductible for medically necessary covered expenses incurred within 60 days after a covered accident or sickness. Coverage ends on the earlier of the date the individual returns to his home country or country of residence or 26 weeks from the date of the covered accident or sickness, subject to the duration of the scheduled trip shown on the enrollment form.

- **Emergency Medical Expense benefit**

Provides 100% of covered expenses for emergency medical evacuation when an individual is traveling outside of his home country or country of residence and suffers a medical emergency.

- **Repatriation of Remains benefit**

Provides 100% of covered expenses for preparation and return of an individual's body in the event of a death occurring outside of his home country or country of residence.

- **Accidental Death and Dismemberment benefit**

Pays up to the principal sum elected by the individual if the individual dies, loses a limb, sight, speech, hearing, or becomes paralyzed as the direct result of a covered accident. Principal sum options are \$50,000, \$100,000, or \$250,000 (limited to \$50,000 for anyone under 18 years of age).

- **Home Alteration and Vehicle Modification benefit**

Provides up to 20% of the principal sum elected if an

individual suffers a covered loss and requires adaptive devices or adaptation of his or her residence or vehicle to maintain an independent lifestyle.

- **Lost Baggage benefit**

Pays up to \$250 with a \$50 maximum benefit per bag for reimbursement of costs incurred to replace clothes and personal hygiene items, if a traveler's luggage is checked onto a common carrier and is then lost, stolen, or damaged beyond use.

- **Cosmetic Disfigurement from Burns benefit**

Pays a percentage of the principal sum elected by the individual if the individual suffers third- or fourth-degree burns in one or more areas of the body as the result of a covered accident. The principal sum for this benefit is the same as the amount elected for Accidental Death & Dismemberment benefits.

- **War Risk benefit**

Pays up to 100% of the principal sum elected by the individual if the individual suffers a covered loss caused by war or acts of war on a worldwide basis, with the exception of the following countries: Afghanistan, Iran, Iraq, Israel, Lebanon, North Korea, Syria, the U.S., the insured's home country, and the insured's country of residence.

24-Hour Access to Assistance Services

Plan participants will be able to reach the multilingual coordination center 24 hours a day, 365 days a year, to confirm coverage and obtain access to these valuable services.

Emergency Medical Services

- Medical Referrals & Medical Monitoring
- Emergency Medical Payments & Hospital/Provider Payment Guarantees
- Emergency Medical Transport & Repatriation of Remains
- Replacement of Prescription Medications & Eyeglasses

Emergency Travel Services

- Emergency Message Relay
- Emergency Travel Arrangements & Cash Advance
- Legal Assistance & Bail
- Interpretation & Translation Services

Pre-Trip Information

- Visa, Passport, and Inoculation Requirements
- Cultural Information & Foreign Exchange Rates
- Weather Conditions & Travel Advisories
- Embassy and Consular Referrals



This information is a brief description of the important features of the Global AdventurerSM plan. It is not an insurance contract. Travel assistance services are provided by Europ Assistance USA and are not insured benefits. Insurance benefits are underwritten by ACE American Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law.



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Exclusions

We will not pay benefits for any loss or injury that is caused by or results from: war or any act of war (whether declared or not) in Afghanistan, Iran, Iraq, Israel, Lebanon, North Korea, Syria, the U.S., the insured's home country, and the insured's country of residence.; intentionally self-inflicted injury; suicide or attempted suicide; injury sustained while participating in amateur, sponsored scholastic, professional, or semi-professional sports; scuba diving; mountain climbing; skydiving; professional or amateur racing; or piloting an aircraft; commission of, or attempt to commit, a felony; piloting or serving as a crewmember or riding in any aircraft, except as a fare-paying passenger on a regularly scheduled or charter airline; sickness, disease, bodily or bacterial or viral infection, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food (applies only to Accidental Death and Dismemberment benefits).

In addition, we will not pay Medical Expense benefits for any loss, treatment, or services resulting from or contributed to by: services, supplies, or treatment including any period of hospital confinement which were not recommended, approved, and certified as necessary and reasonable by a doctor or expenses which are non-medical in nature; pregnancy, childbirth, miscarriage, except complications of pregnancy; routine physicals; cosmetic or plastic surgery, except as a result of injury; elective surgery; any mental or nervous disorder or rest cures; routine dental care and treatment; eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof, unless caused by an injury incurred while this insurance is in effect; the covered person being legally intoxicated as determined according to the laws of the jurisdiction in which the injury occurred; or treatment by any immediate family member. "Immediate family member" means a covered person's spouse, child, brother, sister, parent, grandparent, or in-laws.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

Rates

Daily Rate*	Medical Expense Benefit	Accidental Death & Dismemberment Benefit
\$3.00	\$ 25,000	\$ 50,000
\$4.00	\$ 50,000	\$100,000
\$5.20	\$100,000	\$250,000

*Subject to a minimum premium charge of \$50