



# Student Travel Protector

Keeping Students Healthy, Safe, and Secure While Studying Abroad



Bring on tomorrow



### **AIG in Action: Belize**

May 2012 – During a volunteer trip organized by the University of Alabama, six students were injured when their bus hit a wall and overturned. AIG's Travel Guard was immediately contacted, where assistance coordinators:

- Dispatched a specialist to Belize to manage communications and services between medical providers, students, university program coordinators, and the students' families
- Coordinated ground ambulance transfer to the nearest diagnostic center and covered testing procedures including CT scans, MRI scans, and X-rays
- Organized ground transportation between the clinic, hotel, and airport, as well as meals
- Arranged hotel stays near the airport for the injured students
- Ensured frequent contact and the safe return of all six students to their respective hometowns





Today's educational institutions that host study abroad programs face a challenging reality: a complex world of geopolitical and economic uncertainty that demand unprecedented levels of planning and coordination to keep students safe and secure. Schools face competing demands to fulfill fiduciary and legal "duty of care" obligations, manage resources, and operate within increasingly scrutinized budgets. Whether it's an unexpected illness, civil unrest, or a natural disaster, schools are also attuned to the threat that just one unfortunate incident can have on their institution.

We understand that managing student travel can be a daunting task. That's why we're here to do the heavy lifting. From deciphering the Department of State's requirements regarding travel to evacuating students out of the country in the wake of an earthquake, we will work with you every step of the way to provide the utmost care in a cost-efficient manner. Our end-in-mind is simple, yet runs deep through the core of our company's philosophy: to deliver an end-to-end insurance and service solution that covers students and helps them experience the best of what travel has to offer.

# How We Meet Your Needs

More than nine million clients all over the world turn to us to manage their travel safety, security, and travel medical needs. Here are five reasons why we continue to be the trusted client solution:

- **We think global, act local.** Our global reach extends to over 160 countries and jurisdictions. A worldwide network of multi-lingual medical specialists, security experts, and travel specialists and five 24/7 Assistance centers help ensure that travelers are supported anytime, anywhere in the world and with local expertise.
- **We deliver depth, breadth and flexibility of coverage, wherever your travels take you.** Coverage for medical expenses, security and medical evacuation, trip cancellation, baggage loss – we've got it packed and ready to go.
- **We value cost containment and full transparency.** With minimal administration and no hidden cost or case fees, our program delivers insurance benefits and end-to-end Assistance services that are cost-effective, transparent, and meet a wide range of travel needs.

## Why AIG?

- **A single-source solution:** A leading insurance provider with a wholly-owned, award-winning assistance operation, we deliver a complete array of insurance benefits and Assistance services. What this means for you: ease of managing travel, cost savings for your organization and seamless customer care for student travelers.
- **Risk management expertise with an eye on innovation:** Time-tested with a 90-year history and over 40 years of experience in travel, we know risk the way colleges and universities understand education.
- **Financial strength:** As a worldwide insurance organization with \$64 billion in revenue and paying an average of \$123 million claims each business day in 2011, it's no surprise that we are the carrier of choice for more than 88 million customers around the globe.
- **Strategic approach to compliance:** We've adopted the industry's most rigorous compliance and customer service standards and are firmly committed to principled corporate governance. The rules, processes and controls we've embedded into our operating policies not only help our clients comply with applicable insurance regulations, but also provide tools to help identify potential risk exposures and react in a timely manner to emerging risks.



# Integrated Capabilities With AIG

Through one integrated program, AIG provides the flexibility for schools to respond to a full range of student travel, medical, and security needs. Our valuable coverages and services are customized to the unique needs of our customers. Let's take a look at how some of our benefits have helped our clients' most relevant travel needs:

## TRAVEL HEALTH

When students are hundreds of miles away from home, medical emergencies can be matters of alarm and frustration for schools and students' families. At times like these, quality out-of-country medical coverage that is cost-effective and a support system that keeps families informed and engaged from beginning to end is essential.

- Our plans provide valuable health benefits students need while they're far from home,** including coverage for physician visits, hospital room and board, emergency evacuation, or even for clearing the way for a family member to join the student overseas.
- We arrange for direct billing with medical facilities, whenever possible,** to help students avoid significant out-of-pocket expenses or cash/credit limit complications should an incident occur.
- Our worldwide network of board-certified medical specialists are on call, around the clock.** Medical care isn't always created equal; that's why our team of highly qualified professionals stand ready to ensure the highest standard of care and communication between students, their families, university staff, and local physicians should emergencies arise.

### AIG in Action: Madagascar

March 2009 - With trouble brewing towards a military coup, a security evacuation is initiated by our security specialists — *four days ahead of the U.S. government's warning.*



### Insured Benefits:

- Medical Expense
- In-Hospital Indemnity
- Emergency Medical Evacuation
- Bedside Visitor
- Attendor Benefit
- Quarantine
- Repatriation of Remains
- Bereavement & Trauma Counseling

### Services:

- Emergency medical evacuation transportation assistance
- Physician/hospital/dental/vision referrals
- Repatriation of mortal remains
- Return travel arrangements
- Emergency prescription replacement
- Dispatch of doctor or specialist
- In-patient and out-patient medical case management
- Qualified liaison for relaying medical information to family members
- Arrangements of visitor to bedside of hospitalized insured
- Eyeglasses and corrective lens replacement assistance
- Medical payment arrangements
- Medical cost containment/expense recovery and overseas investigation
- Medical bill audits
- Shipment of medical records
- Medical equipment rental/replacement
- Online access to travel medical information

## TRAVEL SECURE

Terrorism, violent crimes, political upheaval, or natural disasters—today’s increasingly turbulent environment demands security insurance protection that is proactive and robust in flexibility, breadth, and depth of coverage. Our robust coverages, online resources, and multi-disciplinary network of security specialists help ensure that your travelers’ safety are met with expediency, expert care, and a focus on cost containment.

- Our proactive security response** means that we act quickly and efficiently when a crisis occurs. No government-issued warning is required to trigger an evacuation.\* To maximize their safety, students can be extracted from their immediate location—instead of having to meet responders at the nearest port of entry.
- Our evacuation destination options** give students the flexibility to choose a return location that works best for them, whether it is back to their host country, their home country, or their school/university.
- Pre-trip or on the ground, we offer 24/7 security support** with more than 400 security specialists who draw from security, police, special forces and military backgrounds. Our specific crisis management response protocols enable us to be ready to respond to security concerns, major

## TRAVEL SUPPORT

When it comes to travel, plans can take an unexpected detour. Perhaps there’s a family emergency, loss of a job, or the luggage simply didn’t make it to its expected destination. Whatever the case, things happen. Our assistance coordinators are just a phone call away to help with a wide array of travel problems, including lost passports, prescription replacements, and tracking down lost luggage:

- Our Trip Cancellation, Interruption, Delay or Return Air benefit** can cover the cost of air fare or other travel arrangements should unexpected emergencies cut plans short, affect a flight, or prevent students from taking the trip altogether.
- We reimburse expenses associated with lost, misdirected, or delayed baggage.** While thousands of checked bags are unfortunately lost every month, we can help you track it down or cover the cost of bags not found.
- Travelers receive the comfort, care, and attention of our personal assistance coordinators.** While flight delays, unpredictable weather, lost luggage and other travel hassles are an unfortunate reality of travel today, around-the-clock travel counselors are available 24/7 to solve last-minute travel problems or emergencies.

incidents or mass casualty events—and dispatch personnel when needed.

### Insured Benefits:

- Security Evacuation
- War Risk
- Violent Crime
- Bomb Scare
- Hijacking/Carjacking
- Natural Disaster
- Felonious Assault
- Terrorism Scare
- Fire Alert

### Services:

- Security evacuation assistance with on-the-ground physical response
- Destination-specific security and safety advisories
- Global risk analysis
- Consultant referrals to extract client to safety
- Language translation support and services
- Urgent message relays and alerts
- Confidential storage of personal profile for emergencies
- Up-to-the-minute information on current world situations
- Online access to comprehensive country guides, security tips, and subscriptions for daily news/alerts
- Identity theft assistance

### Insured Benefits:

- Trip Cancellation
- Trip Interruption
- Trip Delay
- Return Air
- Baggage Delay
- Baggage Loss/Personal Effects

### Services:

- Lost baggage search; stolen luggage replacement assistance
- Access to a member-only travel assistance website
- Lost passport/travel documents assistance
- ATM locator
- Emergency cash transfer assistance
- Travel information including visa/passport requirements
- Emergency telephone interpretation assistance
- Up-to-the-minute travel delay reports
- Embassy or consulate referral
- Currency conversion or purchase
- Legal referrals/bail bond assistance
- Flight and hotel rebooking
- Rental vehicle booking and vehicle return
- Guaranteed hotel check-in
- Concierge services
- Local activity recommendations
- Wireless device assistance

\*The determination to conduct a security evacuation is made by our designated team of security consultants that assess safety and well-being of our insureds.

# Student Travel Protection... When the Unexpected Happens

Thousands of students venture to all corners of the globe to experience new cultures, customs and cultivate new perspectives of the world each year. These are just some of the most common circumstance that our clients have encountered all over the world:\*

1. Jennifer becomes seriously ill during her study abroad stay in Mali, Africa and must return home. What happens to the non-refundable deposits or pre-payments?
2. Kevin arrives in Mexico, but his luggage doesn't. If it's lost, who will help him find it? If it's delayed, who will reimburse him for his necessities? If it's stolen, who will cover the loss?
3. During her fall semester across the country in San Francisco, Emily is caught in a violent earthquake. Who can help evacuate her back home to the East Coast?
4. Two weeks prior to his study abroad trip, Andy's father loses his job. Financially strained, Andy will have to cancel his semester plans broad. How can his family recoup the non-refundable expenses?
5. Susan is accidentally injured while helping build housing structures on her volunteer trip. Adequate medical treatment is not available in her location. Who will help arrange and pay for a medical evacuation?
6. Jill twists her ankle during a weekend excursion of her language program in Rio. Who can help her find an English-speaking physician?
7. Three weeks into her study abroad program in Egypt, civil unrest erupts and Nick is in danger of being seriously hurt. Who can get him to a safe haven?
8. During Michael's study abroad stay in India, he is forced to evacuate due to an approaching hurricane. Who will help him evacuate and pay for the expenses home?
9. On his way to Italy, Peter's luggage is lost, with his insulin left inside the bag. He needs help to locate it as soon as possible and have an emergency prescription filled. Who does he call?
10. It is Sam's first extended trip to Europe for a semester, and his passport and wallet are stolen on his first week there. Where does he turn to for emergency cash, and how will he get his passport replaced?

## On-Call, Around the World

- Over nine million clients protected and 50+ million insureds have access to our services annually
- 40+ years experience in managing the unique risks associated with travel
- Global command centers on five continents
- Integrated claims and assistance service administration
- Guaranteed issue with no medical underwriting or pre-ex condition requirements
- Access to over 650,000 medical facilities and professionals
- 100% active, US or UK board-certified medical staff
- 400 security professionals
- 170 languages spoken
- Member-only assistance website and 24/7 phone support

\*The scenarios summarized above are offered only as an example.

"AIG's Travel Guard was absolutely wonderful throughout this ordeal. The arranging of the ambulance was also smooth and efficient. After arriving in Belize at the neurosurgeon's clinic, I was very appreciative of your arrival shortly thereafter. At moments like that it is great to have someone there to provide direct communication with the company and have the skills and knowledge of how to arrange care and transport quickly and to minimize hassle for us. I will make sure that if I am part of organizing any Alabama trips in the future that your firm will be our service provider."

**–Steven B., Assistant Professor, Ph.D.  
University of Alabama**

This is only a brief description of the coverage(s) available. The Policy will contain reductions, limitations, exclusions and termination provisions. Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., a Pennsylvania insurance company, with its principal place of business at 175 Water Street, New York, NY 10038. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19445. Coverage may not be available in all states. Non-insurance services provided by the service companies of Travel Guard Worldwide, Inc., an AIG Company.

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