

SERVICES AND BENEFITS

Full terms, conditions and exclusions to coverage apply; review the full plan description carefully.

BENEFIT TABLE	Limits Per Insured Person
Medical Evacuation and/or Repatriation	\$250,000
Repatriation of Remains or Burial	\$50,000
Emergency Security Evacuation and Repatriation	\$100,000
Emergency Travel Expenses	\$12,500 when hospitalized for more than 3 days
Bereavement Reunion	\$5,000
Return of Dependent Children	\$2,500
Return of Traveling Companion	\$2,500
Return Home due to Felonious Assault	\$5,000
Emergency Travel Expenses due to Felonious Assault	\$5,000
Chaperone Replacement	\$2,500
Medical Expenses and Hospitalisation	\$250,000 per Insured Person
Deductible: All Cause / Co-Insurance	0 / 100%
Emergency Dental Treatment	100% of customary charges up to \$3,000 for accidental injury and \$500 for pain relief
Prescribed Medicines by a doctor or specialist	Maximum of 60 days per prescription
Maternity	Serious Complications up to 26 weeks of Pregnancy
Outpatient treatment by a doctor or specialist	100 % of Customary Charges
Treatment by physiotherapists and chiropractors as prescribed by an authorized Physician	100% of customary charges if in connection with covered Injury/Illness
Acute Onset of Pre-existing condition Clause	Up to a maximum of \$20,000 per Insured Person per Coverage Period
Ambulance transportation	100% of customary charges if in connection with covered Injury/Illness
Mental Health Disorder	Up to a maximum of \$20,000
Personal Accident Accidental death, Loss of Sight, Loss of Limb(s), Permanent Total Disablement	Principal Sum: Class 1 \$100,000 Class 2 \$50,000 Spouse of Class 1 \$25,000 Spouse of Class 2 \$25,000 Children of Class 1 \$10,000 Children of Class 2 \$10,000
Personal Liability Physical Injury and property damage	\$100,000
Emergency Bail Bond	\$1,500
Catastrophe Coverage	100% of customary costs up to \$1,000

Search and Rescue	100% of customary costs up to \$10,000
Loss of Personal Belongings	Up to \$1,000, Max \$100 per article
Loss of checked in Luggage	\$500
Luggage Delay	\$200 / 24 hour waiting period
Lost Documents or Money	\$2,000 with cash limited to \$500
Trip Interruption	\$2,500
Travel Delay	\$100 a day; Max 5 days
Extensions:	
Pre-Trip Cancellation	\$1,000
Continuing Medical Charges	\$30,000 or 30 days
Incidental Travel Days (before, during, after)	14 days
Quarantine Benefit	Covered Up to \$5,000 Combined Single Limit (CSL) annual aggregate per Insured Person / Travel Companion <ul style="list-style-type: none"> - Return of Travel Companion: Up to \$1,500 included under the CSL - o Hotel stay: Up to 14 days or \$2,500 included under the CSL - Food costs: \$50 per diem for up to 14 days included under the CSL - Change fee/airfare: Up to \$ 1,000 difference in air fare included under the CSL

ADDITIONAL MEDICAL, TRAVEL AND SECURITY ASSISTANCE

You also have access to the following assistance services; there are no monetary benefits associated with these services:

Pre-Trip Information & Active Travel Advice	Translator and Interpreter Assistance
Medical, Dental and Pharmacy Referrals	Emergency Travel Funds Assistance
Medical Monitoring	Legal Consultation and Referral
24 Hour Nurse Help Line	Lost/Stolen Document Replacement
Coordination of Benefits	Emergency Message Forwarding

This is a brief summary of coverage for insured participants covered under Policy Number INT07848. This is not a contract of insurance. Coverage is governed by an insurance policy issued to The University of North Texas System. The policy is underwritten by HDI Global Specialty SE, UK Branch. Complete information on the insurance is contained in the Certificate of Insurance on file with The University of North Texas System. If there is a difference between this program description and the certificate wording, the certificate controls.