Travelex INSURANCE SERVICES

View the Student Essentials policy: Policy.TravelexInsurance.com/SGERZ-0626.
Questions about benefits: Call +1.844.825.1716 or email StudentGroup@TravelexInsurance.com and reference Plan SGERZ-0626.

Student Essentials Group Travel Protection Plans for Students

Group tours offer an enjoyable, safe way for students to explore the world and experience new cultures. A Travelex travel protection plan has been paid for and provided by

Our Student Essentials plan offers coverage for trip interruption, travel delay, emergency medical expenses, and more, giving you more confidence while your student is away.

Student Essentials plan benefits[1]

Plan benefits	Coverage
Trip interruption Protect your travel investments and recover prepaid nonrefundable expenses if your student's trip is interrupted due to the sickness, injury, or death of the insured, a traveling companion, family member, or business partner.	Up to $1,500
Travel delay (5 hours) Reimbursement for reasonable additional expenses — such as accommodations, local transportation, and meals — if a trip is delayed for a covered reason. Time requirements apply.	$1,500 ($250/day)
Emergency medical expenses[2] Coverage for emergency medical treatment if a sickness or injury occurs during your student's trip.	$25,000
Emergency dental expenses[2] Coverage for emergency dental treatment if an injury occurs during your student's trip.	$500
Emergency medical evacuation & repatriation Physician-ordered emergency medical evacuation to a suitable hospital, help returning home if medically necessary, and repatriation.	$150,000
Accidental death & dismemberment Provides a benefit if the insured suffers a covered injury or death while on a trip. Exclusions may apply. See policy for details.	$50,000
Security evacuation[3] Protection in case an event on your student's trip results in imminent physical danger to them and their traveling companions, and they require additional accommodations, transportation, or extrication from their destination.	$150,000
Travel assistance services[4] Includes a wide range of services available 24/7 before and during your student's trip, including assistance with emergency medical payments, emergency medical evacuation, prescription replacement, and more.	Included

[1]This plan is not available to residents of WA. All coverage is per insured up to the limits listed. Coverages may vary and may not be available in all states. Please see the policy for details, or call +1.844.825.1716. [2]$50 deductible for residents of CT, IN, KS, MO, MT, and VT. [3]Exclusions for exempted countries apply. For a list of exempted countries, please visit our Travel Alerts page at TravelexInsurance.com/customer-service/travel-alerts/exempted-countries. [4]Provided by the designated provider listed in the policy. 0626-STU26FLY3V2 Roster 042126 v1

Questions about plan benefits?

Call +1.844.825.1716 or email StudentGroup@TravelexInsurance.com and reference Plan SGERZ-0626.

Plan details

View the Student Essentials policy at Policy.TravelexInsurance.com/SGERZ-0626.

Student Essentials plan highlights

Plan highlights	
Maximum trip length	90 days
Medical coverage	Primary
Pre-existing medical condition look-back period	180 days[5]

Questions about enrollment?

Contact your travel provider to learn more or to enroll today!

[5]State variation applies.

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the Insured or the Insured's Family Member, or Traveling Companion, or Business Partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a Physician; Normal Pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a Covered Trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation, or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, BASE or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used, including ascending and descending a mountain requiring specialized equipment that includes but is not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment, and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the Insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, Common Carrier, other travel supplier, person, or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this Policy is not in effect for the Insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected, and that only palliative treatment is provided, and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this Policy; sickness, injury, or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any Trip taken outside the advice of a Physician; or a Pre-Existing Condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of the following that occur to the Insured: any amount paid or payable under any Worker's Compensation, disability benefit, or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a Covered Trip, or arising from a Covered Trip, undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to Accidental Death and Dismemberment Benefits: We will not pay for loss caused by or resulting from sickness of any kind.

Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein.

This plan provides insurance coverage for your trip that applies only during the covered trip. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides similar benefits but may be subject to different restrictions, depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at TravelexInsurance.com/company/privacy.

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at Support@ZurichTravelClaims.com; P.O. Box 1019, Youngwood, PA 15697-0919; or +1.800.501.4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline at +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services Inc., CA agency license #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration at +1.800.492.6116 or +1.410.468.2340.

Coverage available to residents of U.S. states (excluding WA) and the District of Columbia only. Insurance coverage underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series U-TIIV-100-A CW, U-TIIN-100/110-A CW, U-TIGV-100-A CW; U-TIGN-100-A CW; in DC U-TIIV-100-A DC & U-TIGV-100-A DC; in IN U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS U-TIIN-110-A KS; in MN U-TIIV-100-B MN & U-TIGV 100-B MN; in MO U-TIIN-110-A MO; in MT U-TIIN-100/110 MT & U-TIGN-100-A MT; in NH U-TIIV-100-A NH; U-TIIV-101-B NY, U-TIIN-100 NY; in OR U-TIIV-100-A OR; in VA U-TIIV-100-A VA and U-TIGV-100-A VA; in VT U-TIIN-100/110-A VT and U-TIGN-100-A VTT.

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