International Student Insurance (ISI) is a specialized insurance agency, offering health and travel insurance to students around the world since 2001. Owned and operated by Envisage International Corporation, ISI is headquartered in Neptune Beach, Florida with branch offices in Germany, Mexico and China.

We are a NAFSA Global Partner, accredited with an A+ rating by the Better Business Bureau and maintain a 5 Star Trustpilot consumer rating. Our team of highly trained, licensed professionals can help you choose the best insurance products for your needs.

Security

This plan is insured by Syndicate 4141 at Lloyd’s. Lloyd’s is the largest and oldest insurance market in the world and is rated ‘A (Excellent)’ by A.M. Best Company and ‘A+ (Strong)’ by Standard & Poor’s. Lloyd’s provides financial strength and security that is unparalleled in the worldwide insurance market.

Plan Administrator

Tokio Marine HCC - Medical Insurance Services Group, headquartered in the United States in Indianapolis, Indiana, provides the administration on this plan.

Tokio Marine HCC – MIS Group is a full-service company offering 24-hour, multi-lingual, emergency assistance and support; claims processing; and provider referrals. Their assistance is never more than a phone call away.

Plan Features

- COVID-19 covered the same as any other illness
- Up to $2,000,000 policy maximum
- Worldwide coverage outside your home country
- Instant, same day coverage
- Instant email confirmation with ID card
- Online claims submission and tracking
- 24-hour emergency multilingual support

Student Zone

- Update your personal and billing details
- Extend or renew coverage
- Download your ID card and Visa Letter
- Search for doctors/hospitals
- Submit and track claims

About Us

Contact Us

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Neptune Beach, FL 32266
USA
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Intl: +1 904-758-4391
Fax: 904-212-0412
Email: info@InternationalStudentInsurance.com

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Find out more
www.InternationalStudentInsurance.com

TOKIO MARINE HCC

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Committed to you!
The following benefits **ARE NOT** subject to the deductible or coinsurance, unless otherwise stated:

- **Hospital Indemnity**: $100 per day in addition to all other benefits for inpatient hospitalization.
- **Emergency Dental**: Accident – Up to Policy Maximum
- **Acute Onset of Pain**: Up to $300.
- **Medical Evacuation**: $1,000 limit
- **Return of Minor Children**: $50,000 limit
- **Principal sum – $25,000 (18-69 years old)**
- **Common Carrier Accident Death**: $50,000 per member (18-69 years old).
- **Reimbursement of Remains**: Equal to the elected overall maximum limit
- **Local Burial / Cremation**: $5,000
- **Natural Disaster Benefit – Replacement Accommodations**: Maximum $250 per day for 5 days
- **Trip Interruption**: $10,000 limit
- **Travel Delay**: Maximum $100 a day, max 2 days after a 12-hour delay period requiring an overnight stay.
- **Lost Checked Luggage**: Up to $1,000
- **Lost or Stolen Passport/Travel Visa**: Up to $100
- **Pet Return**: $1,000 to return a pet home if member is hospitalized.
- **Accidental Death and Dismemberment**: Principal sum – $25,000 (18-69 years old).
- **Pre-existing Condition**: except as covered under the table of benefits.

**Exclusions**

- **Pre-existing Conditions**: except as covered under the table of benefits.
- **Routine pre-natal care, Pregnancy, child birth, and post-natal care**.
- **Charges incurred by or for any child under the age of 14 days**.
- **Congenital Bilesses**.
- **Mental Health Disorders**.
- **Charges for treatment of any condition(s) when the purpose of obtaining the Home Country was to obtain treatment in a destination country/ies**.
- **Charges not presented to U.S. providers for payment within 60 days beginning on the last day of the Certificate Period**.
- **Treatment not administered by or under the supervision of a Physician**.
- **Treatment which is not medically necessary**.
- **Investigational, Experimental or for Research purposes**.
- **Treatment of obesity or weight modification**.
- **HIV, AIDS or ARC, and all diseases caused by and/or related to HIV**.
- **Dental Treatment, except for Emergency Dental Treatment as covered under the plan**.
- **Vision and hearing tests and examinations, except provided for under Emergency Eye Exam**.
- **Diagnosis, testing or treatment of the temporomandibular joint**.
- **Medical expenses for Injury or Illness resulting from Amateur Athletic, Contact Sports, intercollegiate, interscholastic, intramural, extreme club sports or athletic activities and Professional Sports including practice**.
- **Injury sustained that is due wholly or partially to the effects of intoxication or drugs**.
- **Self-inflicted Injury or Illness**.
- **Sexually Transmitted Diseases and conditions**.
- **Routine medical examinations, including but not limited to vaccinations, immunizations and annual check-ups**.
- **Charges resulting from or occurring during the commission of a violation of law by the Member**.
- **Diagnosis, testing, treatment or supplies for the feet**.
- **Diagnostic testing or procedures, services, supplies, and treatment for hair loss**.
- **Organ or Tissue Transplants or related services**.
- **Self-diagnosis, testing or treatment for skin conditions**.
- **Diagnosis, testing, or treatment of all forms of cancer / neoplasm**.
- **Sleep apnea or other sleep disorders**.
- **Charges for injuries or illnesses incurred due to epidemics, pandemics or other disease outbreaks when the CDC has issued a country specific for your destination or global warning/alert level 3 or higher prior to your effective date or 6 months preceding your effective date**.
- **This exclusion does not apply to charges resulting from COVID-19/SARS-CoV-2**.

**Group Rates**

We offer discounts for groups of 5 or more. Please contact us for further information and a personalized proposal.

**Travel excluding USA**

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<th>Maximum Limit</th>
<th>$50,000</th>
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**Premiums**

The premiums below are per day, in USD and are based on a $250 deductible.

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**Apply online**

InternationalStudentInsurance.com