### About Us

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.

#### Plan Administrator SEVENCORNERS



Seven Corners is one of the most experienced international travel health insurance, trip insurance, and speciality benefit management companies in the industry. Since 1993, Seven Corners has provided protection and professional assistance services to hundreds of thousands of international travelers including U.S. citizens traveling overseas and foreign nationals traveling to the United States. With all services in-house, Seven Corners provides state of the art plan management from claims, assistance and much more. They are available 24 hours a day, 7 days a week for your participants when needed!

# Security

Underwriters at Lloyds, London insures the plan. Lloyd's is the largest and oldest insurance market in the world and is rated 'A+' (Strong) by Standard & Poor's and 'A' (Excellent) by A.M. Best Company. Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyds are also recognized as a market leader in the accident and health insurance arena and is well known for its innovative products and services.

## Insurance Explained

Our Insurance Explained Center will help you understand more about student insurance, with helpful resources such as our "US Healthcare System Overview". "Mental Health Awareness" and "Sexual Assault Awareness" videos.

Find out more today at: InternationalStudentInsurance.com/explained



#### Contact (1)s

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Find out more

www.InternationalStudentInsurance.com



MEDICAL, EVACUATION AND REPATRIATION

#### **EMERGENCY INSURANCE**



### Benefits

Coverage Area	Worldwide, excluding your home country
Emergency Medical Evacuation and Repatriation	\$250,000
Return of Mortal Remains	\$25,000
Political Evacuation and Repatriation	\$10,000
Natural Disaster Benefit	\$100 per day, 5-day minimum
Baggage Delay/Baggage Delivery	\$100
Lost of Passport or Travel Documents	\$250
Accidental Death and Dismemberment (AD&D)	\$1,000 Principal Sum
Common Carrier Accidental Death	\$5,000
24/7 Travel Assistance	Included

#### Premiums

The premiums below are in USD.

Plan duration	Total cost
3 Months	\$56
6 Months	\$82
12 Months	\$153

# Find out more

www.InternationalStudentInsurance.com

# Exclusion Summary

#### The following expenses are excluded from coverage:

- a. Claims not received by the Company or Administrator within ninety (90) days of the date of service;
- b. Pregnancy, Illness or complications from Pregnancy, childbirth, abortion, miscarriage including that resulting from an Accident, postpartum care, preventing conception or childbirth, artificial insemination, infertility, impotency, sexual dysfunction, or sterilization or reversal thereof:
- c. Exposure to non-medical nuclear radiation or radioactive materials;
- d. Dependency upon, or being under the influence of alcohol, drugs, chemicals, or narcotic agents unless administered under the advice of a Physician and taken in accordance with the proper dosing as directed by the Physician;
- e. Suicide or any attempt thereof; self-destruction or any attempt thereof; or any intentionally self-inflicted Injury or Illness;
- f. Terrorist Activity, War, Hostilities, or War-like Operations;
- g. Commission of a criminal offense or any other criminal or illegal activity as defined by the local governing body;
- h. You unreasonably fail or refuse to depart a country or location following the date a warning to leave that country or location is issued by the United States government or similar warnings issued by other appropriate authorities of either Your Host Country or Your Home Country:
- i. Service in the military, naval, coast guard, or air service of any country or while on duty as a member of a police force or unit;
- j. You while in Your Home Country;
- k. Travel after Your Physician has limited or restricted travel;
- Injury sustained while You are riding as a pilot, student pilot, operator, or crew member, in or on, boarding or alighting, from any type of aircraft;
- m. Injury sustained while You are riding as a passenger in any aircraft (i) not having a current and valid Airworthy Certificate and (i) not piloted by a person who holds a valid and current certificate of competency for piloting such aircraft;
- n. Flying in any aircraft being used for acrobatic or stunt flying, racing, endurance tests, rocket-propelled aircraft, crop dusting or seeding or spraying, firefighting, exploration, pipe or power line

inspection, any form of hunting or herding, aerial photography, banner towing, or any experimental purpose;

- Participating in contests of speed or riding or driving in any type of competition;
- p. Injury sustained or Disablement due wholly or in part to the effects of intoxicating liquor or drugs, other than drugs taken in accordance with the proper dosing as directed by a Physician.

# Eligibility

US and Non-US Citizens are eligible to purchase this plan for traveling outside of their home country. For US Citizens, your home country is always the USA.

### Renewals/Cancellation

Coverage on the plan cannot be renewed, however if you need further coverage please simply purchase a new plan for the new dates you need coverage for.

Coverage can be terminated, and a full refund permitted if written confirmation (email, fax, or letter) is received prior to the effective date of the plan starting. Once coverage has started, no refund will be issued.

Please view the full plan benefits and certificate on our website for a complete list of benefits and exclusions.



# InternationalStudent Insurance.com