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

Security

Underwriters at Lloyds, London insure 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.

Plan Administrator

Seven Corners is one of the most experienced international travel health insurance, trip insurance, and specialty 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!

About Us

International Student Insurance is a specialized insurance agency, offering health and travel insurance to students around the world. ISI is owned and operated by Envisage International Corporation, which is headquartered in Neptune Beach, Florida. Online since 2001, ISI has been a trusted industry leader for years.

We are also a NAFSA Global Partner, and accredited with an A+ rating by the Better Business Bureau. Our team of highly trained professionals can help you choose the best insurance product for your school and your students.

Contact Us

International Student Insurance
224 First Street Neptune Beach, FL 32266 USA
Phone: 877-758-4391 | Int’l: +1 904-758-4391
Fax: 904-212-0412

info@InternationalStudentInsurance.com
internationalstudentinsurance.com
Benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency Medical Evacuation</td>
<td>$250,000</td>
</tr>
<tr>
<td>Repatriation of Mortal Remains</td>
<td>$25,000</td>
</tr>
<tr>
<td>Political Evacuation</td>
<td>$10,000</td>
</tr>
<tr>
<td>Natural Disaster Benefit</td>
<td>$100 per day, 5 day maximum</td>
</tr>
<tr>
<td>Baggage Delay/Baggage Delivery (outward journey only)</td>
<td>$100</td>
</tr>
<tr>
<td>Loss of Passport or Travel Documents</td>
<td>Up to $250 per policy for administrative expenses</td>
</tr>
<tr>
<td>Accidental Death and Dismemberment</td>
<td>$1,000 principal sum</td>
</tr>
<tr>
<td>Common Carrier Accidental Death</td>
<td>$5,000</td>
</tr>
<tr>
<td>International Assistance Services</td>
<td>Included</td>
</tr>
</tbody>
</table>

Premiums

The premiums below are in USD.

<table>
<thead>
<tr>
<th>Plan duration</th>
<th>Total cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 Months</td>
<td>$65 Total</td>
</tr>
<tr>
<td>6 Months</td>
<td>$95 Total</td>
</tr>
<tr>
<td>12 Months</td>
<td>$175 Total</td>
</tr>
</tbody>
</table>

This plan can be purchased for 3, 6, or 12 months at one time. Once the plan is purchased, you will receive instant confirmation via email with your policy documents included. Coverage on the plan cannot be renewed, however if you need further coverage you can simply purchase a new plan for the new dates you need coverage for.

Assistance Services

Upon enrollment into the Medical Evacuation and Repatriation plan, you are eligible to use any of the assistance services listed in the Program Summary provided by the Assistance Company.

- 24 hours/day, 365 days a year
- Multi-lingual personnel
- Physicians / Nurses on staff
- Locate local facilities
- Help with emergency situations available financial resources; Arranging shipments of forgotten, lost or stolen items; Relaying emergency messages.

Eligibility

Non-U.S. Citizens: All non-U.S. citizens who are Students, visiting Faculty, Scholars, or other persons between the ages of fourteen (14) days and fifty (50) years old who are temporarily residing outside their Home Country and are engaged in Full-Time Educational or Research Activities in the United States and have a valid J-1, H-3, F-1, M-1, or Q-1 Visa or similar appropriate visa are eligible for coverage. The Plan Participant must remain engaged in Full-Time Educational or Research Activities outside their Home Country during the Period of Coverage. Home Country shall mean the country where an eligible person(s) has his/her true, fixed and permanent home and principal establishment, and to which he/she has the intention of returning.

U.S. Citizens: All U.S. citizens who are Students, visiting Faculty, Scholars, or other persons between the ages of fourteen (14) days and fifty (50) years old with a current passport who are temporarily residing outside the United States and are engaged in Full-Time Educational or Research Activities and have a valid and appropriate visa issued by the Host Country. The Plan Participant must remain engaged in Full-Time Educational or Research Activities outside their Home Country during the Period of Coverage. Eligible individuals may also purchase coverage for their eligible dependents. An eligible spouse shall be defined as the Primary Insured’s legal Spouse, legal domestic partner, or legal civil partner. An Eligible Dependent Child shall mean the Primary Insured Person’s unmarried children over fourteen (14) days and under nineteen (19) years of age. Persons with permanent residency are not eligible to enroll in this plan.

Plan Exclusions

For Emergency Medical Evacuation and Repatriation of Mortal Remains, this insurance does not cover:

1. Suicide or attempt thereof by the Insured Person while sane or self destruction or any attempt thereof by the Insured Person while insane;
2. Injury sustained while the Insured Person is riding as a pilot, student pilot, operator or crew member, in or on, boarding or alighting, from any type of aircraft; as a passenger in any aircraft (a) not having a current and valid airworthy certificate and (b) not piloted by a person who holds a valid and current certificate of competency for piloting such aircraft;
3. Declared or undeclared war or any act thereof; service in the military, naval or air service of any country;
4. Flying in any aircraft being used for or in connection with acrobatic or stunt flying, racing or endurance tests; rocketpropelled aircraft; crop dusting or seeding or spraying, fire fighting, exploration, pipe or power line inspection, any form of hunting or herding, aerial photography, banner towing or any experimental purpose; engaged in any flight which requires a special permit or waiver from the authority having jurisdiction over civil aviation, even though granted.
5. Benefits attributable to injury or illness during the first 30 days of coverage for persons who enroll in this plan while confined to a Hospital, a convalescent, nursing, or rest home or facility, or a home for the aged, a place mainly providing Custodial, Educational, or Rehabilitative Care, a hospice or a facility mainly used for the Treatment(s) of drug addicts or alcoholics at the time of enrollment. (Only applicable for Emergency Medical Evacuation and Repatriation of Remains)

Please note: this brochure is a consolidated summary of the plan benefits and exclusions. Please view the full plan certificate on our website for the complete details regarding all aspects of the insurance plan.

Information/Application

If you would like more information concerning this plan, please either visit our website or contact our team. You can also apply directly online via our website: InternationalStudentInsurance.com/medical-evacuation

Toll Free: (877) 758-4391 Direct: +1 (904) 758-4391

For full information or to apply, please visit:

InternationalStudentInsurance.com