

WELCOME TO

StudentTime 101

A USER'S GUIDE



StudentTime[®]
Insurance

STUDENTTIME® INSURANCE USER GUIDE

It's official! You're covered for your studies abroad...

NOW WHAT?




Okay, first things first: **thank you** for buying StudentTime travel insurance. There's a lot to take in when you purchase travel insurance. Insurance policies can be hard to follow, and often contain a lot of insurance jargon that you are probably unfamiliar with, unless you work in the insurance industry.

That's why we made this User Guide as simple as possible. It includes individual sections that deal with most aspects of your StudentTime plan, including useful tips and guidance on how to file a claim. We'll focus on the insurance, so you can focus on your education.

This User Guide does not contain the full terms, conditions and exclusions contained in your StudentTime insurance plan. A complete copy of your certificate, and your identification card, has been posted in the **PCYOU** Personal Portal found at my.pointcomfort.com. It's a good idea to print your identification card and keep it with you. But if you lose it or just don't want to carry another piece of paper, don't worry. You will be able to access your identification card any time from your mobile or laptop device.

FOLD



coverholder at LLOYDS

Insured Person: _____

Traveler ID #: _____

Deductible: _____
Maximum: _____

Comfort Pass Insurance ID: _____

Certificate #: _____

Effective Date: _____
Termination Date: _____

Visit my.pointcomfort.com for:

- Claims Submissions
- Policy Documents
- Additional Coverage

Hospital and Doctor Network
To locate a facility in the United States, search online at www.pointcomfort.com or contact Point Comfort Underwriters. To locate a facility outside the United States, contact Point Comfort Underwriters at providers@pointcomfort.com.

Contact Information
Pre-certification or pre-notification -
1-844-210-2010 (from within the US)
1-317-210-2010 for collect international calls
Please see the pre-certification and advance approval requirements in your certificate.

Assistance -
1-844-210-2010 From 8am EST to 8pm EST, Monday through Friday (Emergency and Non-emergency matters); or email your request to Info@pointcomfort.com
1-844-210-2010 After hours (Emergency matters)

How To File a Claim
Submit the following documents to Point Comfort Underwriters, Inc. within 60 days of the date your claim is incurred:

1. Completed and signed Claimant's Statement and Authorization Form and Accident Questionnaire (if applicable). For Add'l info visit: my.pointcomfort.com
2. Original itemized bills.
3. Receipts for any expenses you have already paid.

Click each icon below to navigate the guide:

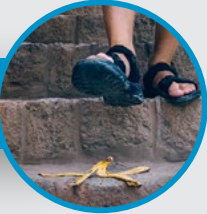
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Part 1 | The Basics



Enroll in the Right Plan

Three StudentTime® plans are available for your selection; **Study Hall** is the least expensive plan, **Extra Credit** is the middle-of-the-road plan, and **Honor Roll** is the most comprehensive plan. You should consider your destination and your budget when deciding which plan is right for you. Coverage for **Adventure Sports** and **School Sports** is optional under all three plans. That means you will only have these benefits if you selected the options when you applied for coverage. Options cost a little more, but they are worth it.

You can easily add your spouse and child(ren) to your plan. There are a few requirements: your spouse or domestic partner must live with you and you must meet all the requirements of a marriage contract, domestic partnership, or civil union. Your dependent child(ren) must be between 14 days and 18 years old, and they must live with you.

There's No Place Like Home

Your StudentTime Insurance ends the moment you return to your home country. This applies regardless of the duration of your Certificate Period. So, if you purchase 10 days of coverage and you return home on the second day, your coverage ends on the second day – even though your Certificate indicates 10 days. There is only one exception to this rule:

The Only Exception - Incidental Trip Home

We understand that sometimes a brief visit home might be necessary during your international studies (think weddings, birthdays, holidays). If you are from the US, you are automatically covered for Medical benefits during one trip home of up to 14 days for each 90 days of coverage you purchased. Transportation, Lump Sum, and any optional benefits you purchased are suspended during your visit home. Your Medical coverage will automatically terminate after 14 days at home, so be careful not to overstay your coverage.



TIP: Coverage for claims in the US may be subject to additional coinsurance, so if you can complete your treatment abroad, it will cost you less.

Part 2 | When Bad Things Happen to Good People...



Follow these simple rules, and filing your claims will be easy as ABC.

1. Always contact Point Comfort Underwriters® (PCU) as soon as possible when you know you are going to need medical care. We can't feel your pain, but we can make the claim process less painful and we may help you save some money.

2. You are free to go to any medical provider you choose, but you will end up paying more if you use a US hospital or doctor who is not in the PPO network. So, just go to the **PCYOU** Personal Portal, found at my.pointcomfort.com, to find your nearest network provider or contact the helpful **PCYOU** team and they will help you figure out what your options are.

3. Some medical procedures must always be Pre-certified. That means you or your doctor or medical facility must contact PCU in advance and provide PCU with information about your condition and anticipated treatment. If you do not do this, you will end up paying more. The Pre-certification requirement is waived if an emergency prevents you from complying. The following medical procedures **must always be Pre-certified:**

- Inpatient care
- Any Surgery or Surgical Procedure
- Care in an Extended Care Facility
- Home Nursing Care
- Durable Medical Equipment
- Artificial limbs
- Computerized Tomography (CAT Scan)
- Magnetic Resonance Imaging (MRI)
- Pregnancy
- Interfacility Ambulance Transfer

4. Keep copies of all bills, invoices, receipts, credit card statements, bank statements, or any other document that shows you paid for something that might be covered under StudentTime® Insurance. Always keep evidence of your unused travel tickets.

5. Obtain copies of your medical records from any Non-US providers BEFORE you leave their medical facility. It will definitely be more difficult, time-consuming, and costly for you to obtain your medical records after you leave. And those records may be necessary for PCU to process your claim.



TIP: Always give your insurance ID Card to your medical providers and let them know there is a Pre-certification requirement in your plan.

6. You MUST notify PCU of your claim within 60 days. You also MUST provide PCU with all the documents they need to review your claim within 180 days. Otherwise, your claim will not be covered.

7. Start your claim process by going to my.pointcomfort.com. You can also contact the amazing PCYOU team and we'll guide you through the process.

8. All Transportation benefits must be approved in advance by PCU. If you don't get PCU's advance approval, then there is no benefit. Sorry...those are the rules.

9. Emergency medical evacuations must be approved in advance and arranged/coordinated by PCU. Our one-of-a-kind PCYOU team is available 24/7/365. Just call the number on your identification card and let the professionals at PCU take it from there.



TIP: It's better to over-Pre-certify than fail to Pre-certify.



The Paper Chase

A guide to the forms and documents usually required for each type of claim.

Table 1: Medical Claims – Complete & return all required forms

Claimant's Statement and Authorization Form	You must answer every question, and you must sign and date this form. Incomplete or unsigned/undated forms will be returned to you for completion and will bring the claims process to a screeching halt.
Attachment to Claimant's Statement and Authorization Form	<p>Itemized bills and paid receipts for any expenses you've paid and wish to claim reimbursement. Bills and receipts must be legible and include the name, address and telephone number of the provider.</p> <p>For prescription drugs, be sure to include a copy of the actual prescription from the doctor or pharmacist, including the name of the drug, dosage prescribed, and name, address and telephone number of the prescribing doctor.</p>
Non-US Itemized Claim Submission Form	You must submit this form for reimbursement or payment of claims you have outside the US. Be sure to attach the itemized bills and paid receipts.
General Accident Questionnaire	You must submit this form if your claim is the result of an accident. You must answer every question, and you must sign and date this form. Incomplete or unsigned/undated forms will be returned to you for completion and will stop the administration of your claim.
Attachment to Accident Questionnaire	You must attach a copy of the police report if one was filed.
Additional documents that may be required by PCU	<p>Copy of your passport, including every page even if blank. Also copies of any/all visas issued to you.</p> <p>Copies of Explanation of Benefits issued by your other insurers, if applicable.</p> <p>PCU may request copies of your medical records directly from your medical providers. If medical records are requested, PCU will notify you.</p>

Table 2: Transportation Claims
Complete & return all medical forms, plus:

Required for Emergency Medical Evacuation claims	A copy of your unused return airline ticket.
Required for Emergency Reunion claims	Verifiable copies of all paid receipts for travel, transportation, accommodation and meals. All receipts must be dated and include the name and address of the provider.
Required for Repatriation of Remains or Local Burial claims	Verifiable copy of death certificate, including the date and cause of death.
Additional documents that may be required by PCU	A copy of your unused return airline ticket.
	Documentation of your principal address. This could be a copy of a government-issued document, a utility bill, a property deed, or a mortgage document bearing your name and address.
	If applicable, a copy of your family member's death certificate or other documentation of the family member's death. This could be an obituary from the local newspaper, or a police report.

Table 3: Lump Sum Benefits Claims
Complete & return all medical forms, plus:

Required for Accidental Death claims	Police report detailing date, time and cause of death and nature of accident.
	Death certificate, including date, time and cause of death.
	Documentation of your beneficiary's identity and relationship to you, if applicable.
Required for Accidental Dismemberment claims	Police report detailing date, time and nature of accident.
	Medical records and doctor statements confirming the dismemberment.

Part 3 | Don't Worry, Be Happy



StudentTime® Medical Benefits

You selected one of three StudentTime plans when you applied for coverage - [Study Hall](#), [Extra Credit](#) or [Honor Roll](#). Each plan features different deductibles, benefits and limits. In the grid below, we've highlighted some major differences between each plan.

StudentTime® Plans	Study Hall \$	Extra Credit \$\$	Honor Roll \$\$\$
<i>Coinsurance-Incurred in network</i>	80% up to \$25,000; 100% thereafter	80% up to \$10,000; 100% thereafter	80% up to \$5,000; 100% thereafter
<i>Coinsurance-Incurred out of network</i>	60%	75%	80% up to \$25,000; 100% thereafter
<i>Maternity</i>	No coverage	75% of eligible expenses up to \$10,000 maximum	80% of eligible expenses up to \$25,000 maximum
<i>Care of Newborn</i>	No coverage	\$750 per pregnancy	\$750 per pregnancy
<i>Dental</i>	No coverage	Accident or injury- \$250 per tooth, maximum of \$500 Acute onset of dental pain- \$100 for palliative care only	Accident or injury- \$20 per tooth, maximum of \$500 Acute onset of dental pain- \$100 for palliative care only
<i>Mental Health Disorders-In network or outside US or Canada</i>	No coverage	80% of eligible expenses up to \$10,000; maximum of 30 days	80% of eligible expenses; maximum of 30 days
<i>Mental Health Disorders-Out of network</i>	No coverage	60% of eligible expenses up to \$10,000; maximum of 30 days	80% of eligible expenses up to \$25,000; maximum of 30 days

Acute Onset of Pre-existing Condition	\$1,000		\$5,000		\$10,000	
Pre-existing Conditions	No coverage		\$25,000 after 6 months of coverage		\$50,000 after 6 months of coverage	
Accidental Death	Student	\$1,000	Student	\$25,000	Student	\$25,000
	Spouse	\$0	Spouse	\$10,000	Spouse	\$10,000
	Child(ren)	\$0	Child(ren)	\$5,000	Child(ren)	\$5,000

DOCTORS

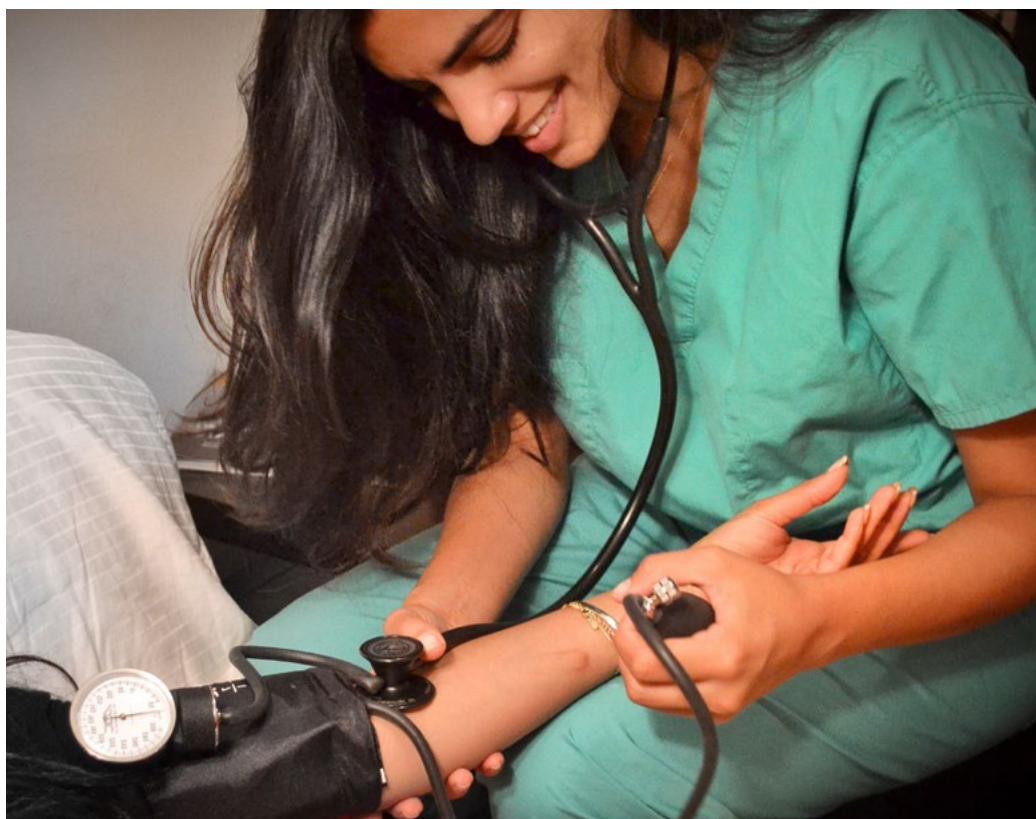
If you get sick or injured while studying abroad, you may need to see a doctor. You are covered whether you go to a doctor's office, a walk-in clinic, an urgent care center, a student health center, an outpatient care facility, or a hospital. Remember, whether it's a doctor visit, ambulance ride or an emergency visit, there may be a deductible and coinsurance.

HOSPITALS

We hope you aren't admitted to a hospital during your trip, but it happens. StudentTime® covers your room and board in a semi-private room, ward, or intensive care unit. It also covers you for surgeries, laboratory tests, x-rays, prescription drugs, and other services and supplies generally provided in hospitals or outpatient surgical facilities.

HOME CARE

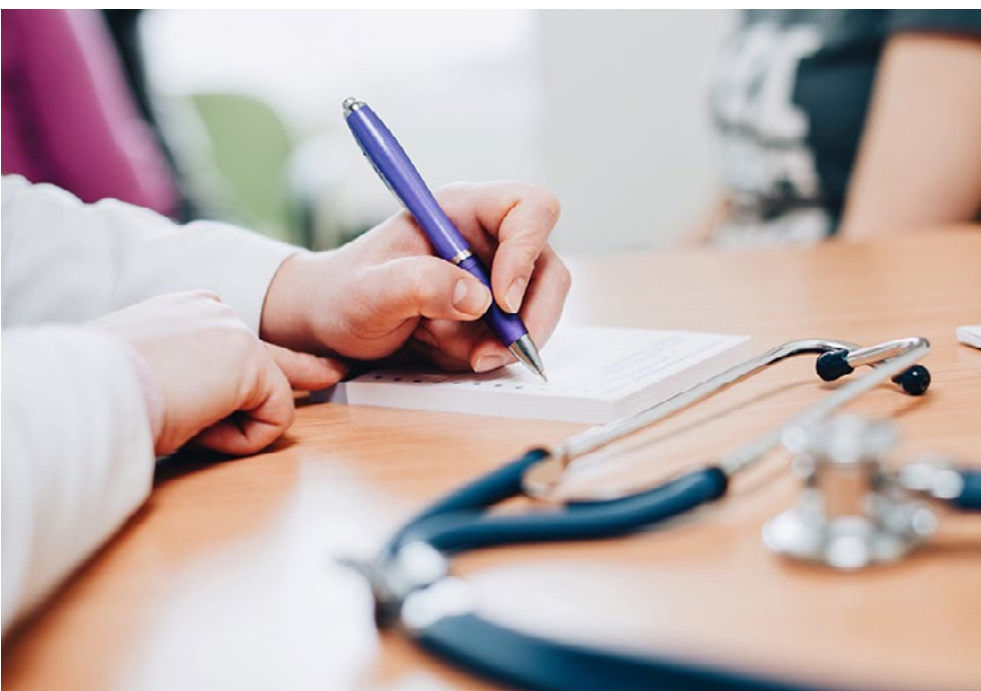
If you need home nursing care, a wheelchair, or a standard hospital bed to use at home, these are also covered.



TIP: Only use an emergency room for a true emergency, and only if there are no other alternatives.



TIP: Personal services and supplies of a non-medical nature, such as a mariachi band to cheer you up, a television, telephone calls or a vanilla latte with almond milk from the nearest Starbucks, are not covered. Also not covered: drugs that do not require a prescription. Be sure to let hospital personnel know this so you don't get surprised with a large, uncovered hospital bill.



PRESCRIPTIONS

StudentTime[®] also covers you for most prescriptions, even if you are not hospitalized. Be sure to keep your receipts and supporting medical records.

DENTAL

The **Study Hall** plan does not include dental benefits. The **Extra Credit** and **Honor Roll** plans include limited dental benefits, designed for emergency dental care only. If you need routine dental care, a filling, extraction, braces or false teeth, these will not be covered.

ACUTE ONSET OF A PRE-EXISTING CONDITION

All three plans include limited medical coverage for acute onset of a pre-existing condition. This means if you experience an unexpected flare-up or relapse of a pre-existing condition and need emergency care, StudentTime will provide some coverage. The amount of coverage available to you depends on which plan you purchased. **Study Hall** includes \$1,000, **Extra Credit** includes \$5,000 and **Honor Roll** includes \$10,000 of coverage.



TIP: Damage to your teeth resulting from biting down on something hard is not considered an accident. Also, dental care that can routinely be provided in a dental office is not covered. Dental coverage is for emergency care due to a covered accident, and is typically performed in tandem with medical emergency services.

StudentTime® Transportation Benefits

Your StudentTime Transportation benefits may vary based on which plan you selected: **Study Hall**, **Extra Credit** or **Honor Roll**. You can review the limits for your plan in the Schedule of Benefits and Limits contained in your certificate.



AMBULANCE

If you are transferred by ambulance due to an injury, the cost of the ambulance is covered up to \$500, whether you are admitted to the hospital or not. If you are transferred to a hospital by ambulance due to an illness and admitted to the hospital as an inpatient, StudentTime will cover \$500 under the **Study Hall** plan and \$750 under the **Extra Credit** and **Honor Roll** plans. **But if you are not admitted to the hospital for an illness... no coverage.**

EMERGENCY MEDICAL EVACUATION

If a life-threatening medical condition suddenly arises, you are covered for emergency transportation, by air or land, to the nearest medical facility capable of treating your condition. Once you are well, your transportation back home or to where you were studying is also covered. The expert **PCYOU** team will make all arrangements for you and will maintain constant communication with you, your doctors, and your family members during the entire process.

EMERGENCY REUNION

While you are hospitalized after an emergency medical evacuation, StudentTime covers the cost of economy, round-trip commercial transportation, so your mom, dad, relative or friend from home can be by your side. The cost of their hotel room and meals for up to 15 days are also covered. You will need to keep copies of all paid receipts to submit to PCU for reimbursement. The fast and friendly **PCYOU** team will help with the arrangements.

REPATRIATION OF MORTAL REMAINS OR LOCAL BURIAL

Unfortunately, people sometimes die during an international trip. When this happens, the process of repatriating your remains can be gut-wrenching, expensive, time-consuming, and an added pressure on your loved ones at a time when they're grieving. StudentTime covers the cost of preparing and transporting your remains home. And the compassionate **PCYOU** team will help with making the arrangements. If repatriation of your bodily remains is not possible or desired, StudentTime will cover the cost of a local burial.

StudentTime® AD&D Benefits



ACCIDENTAL DEATH

If you or a covered family member die in an accident while on your trip abroad, StudentTime will pay your beneficiary the Accidental Death benefit indicated in your certificate. Your beneficiary is the person you designate by completing the Beneficiary Designation form at my.pointcomfort.com. If you do not designate a beneficiary and you are age 18 or older, then your beneficiary is determined in the following order: 1. your spouse (if any), 2. your children, equally (if any), 3. your estate. If you are younger than 18, your beneficiary is determined in the following order: 1. your custodial parent(s) (if any), 2. your siblings, equally (if any), 3. your estate.

ACCIDENTAL DISMEMBERMENT

Half of the Accidental Death benefit indicated in your certificate will be paid to you if you are in an accident that results in your dismemberment while on your trip abroad. Dismemberment means complete severance of your arm from your body, when the severance is at or above (toward your elbow) your wrist, or your leg, where severance is at or above (toward your knee) your ankle, or permanent and irrevocable loss of sight. The Accidental Death benefit will be paid to you if your dismemberment involves more than one limb or eye.



Still have questions?

Contact the PCYOU Team at:
help@pointcomfort.com

Via the web:
PCYOU.pointcomfort.com

Part 4 | Choose Your Own Adventures



Adventure Sports Option

If you plan to get in touch with the adventurer inside while you're abroad, you should select the StudentTime® **Adventure Sports** option. For a bit more money, you can purchase medical coverage for:



Remember: If you do not purchase **Adventure Sports** Coverage, **you will not be covered** if you get injured while participating in these activities.

- Abseiling
- BMX
- Bob-sledding
- Bungee jumping
- Canyoning
- Caving
- Hot air ballooning
- Kitesurfing/Kiteboarding
- Mountaineering or rock climbing (with ropes and guides, below 4,500 meters from ground level)
- Parachuting, Paragliding, and Parascending
- Rapelling
- Scuba diving or sub-aqua pursuits (less than 50 meters deep)
- Skydiving
- Spelunking
- White-water rafting or white-water rafting (less than Class V)
- Wildlife safaris
- Windsurfing
- Ziplining
- Downhill and/or cross-country snow skiing, snowboarding, and snow-mobiling, provided that such activity is not in any violation of applicable laws, rules or regulations or away from prepared and marked in-bound, patrolled territories or against the advice of the local ski school or local authoritative body.

School Sports Option

With enough talent and dedication, playing a sport in school can take you far in life – sometimes even overseas. If your school team is going abroad to sample the competition on the global stage, you can add our **School Sports** option to your StudentTime® policy for coverage of any injuries you sustain while playing.



The optional Student-Time School Sports option covers:

- Interscholastic sports
- Intercollegiate sports
- Intramural sports
- Club sports

Remember:

Professional Sports are not covered under the **School Sports** option. If you are being compensated in any way, it is considered a professional sport and any injuries sustained while practicing for or participating in a professional sport will not be covered.



Part 5 | Stuff That Isn't Covered



*It pays to be aware of the **exclusions** contained in any insurance policy. You should review your certificate for a complete list of all exclusions. Here is a partial list; we have included the most commonly misunderstood StudentTime® exclusions.*

War

You are not covered if you are involved in a war of any kind. “War” is broadly defined to include almost any act by a foreign enemy and any act of violence undertaken for the purpose of overthrowing or influencing the government of any country or area. This includes, but is not limited to, riot, strike, military or popular uprising, rebellion, and revolution. You are also not covered if you are injured or become ill as a result of any release of nuclear, biological or chemical material.

Terrorism

You **DO** have coverage if you are injured as an innocent bystander to an act of terrorism – as long as the act of terrorism doesn’t involve the release of nuclear, biological or chemical material. If you are involved in the planning, coordination or execution of an act of terrorism, you are not covered.

General Exclusions

- If you wait more than 60 days to notify PCU about your claim and submit documents, it will not be covered.
- If you wait more than 30 days to seek treatment for an illness or injury, there is no coverage for that illness or injury.
- Any treatment of an injury or illness when the purpose of traveling internationally was to obtain treatment.
- Services or supplies provided by your relatives are not covered.
- Services or supplies provided for free are not covered.
- If advance approval by PCU is required and you do not obtain advance approval, your claim will not be covered.
- If you have any claim while under the influence of alcohol or drugs, it will not be covered. This does not apply to drugs prescribed by a doctor and taken in accordance with the doctor’s instructions, unless those drugs were prescribed to treat substance abuse.
- Any treatment of illness or injury that is paid for by worker’s compensation or a similar law.
- If you have any claim for an amount that exceeds the Usual, Reasonable and Customary charge, the amount in excess of the Usual, Reasonable and Customary charge will not be covered.

Pre-existing Conditions

The **Extra Credit** and **Honor Roll** plans include limited coverage of your Pre-existing Conditions after you've been insured for at least 6 months. Pre-existing Conditions are not covered under the **Study Hall** plan. All three plans include limited coverage for an Acute Onset of a Pre-existing Condition.

A Pre-existing Condition is defined as follows:

Any (1) condition for which medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) was recommended or received during the twelve (12) months immediately preceding the Effective Date; (2) condition that had manifested itself in such a manner that would have caused a reasonably prudent person to seek medical advice, diagnosis, care, or treatment (includes receiving services and supplies, consultations, diagnostic tests or prescription medicines) within the twelve (12) months immediately preceding the Effective Date; (3) Injury, Illness, sickness, disease, or other physical, medical, mental, or nervous condition, disorder or ailment (whether known or unknown) that, with reasonable medical certainty, existed at the time of the Insured Person's Application or within the twelve (12) months immediately preceding the Effective Date.

An Acute Onset of Pre-existing Condition is defined as follows:

A sudden and unexpected outbreak or recurrence of a Pre-existing Condition which occurs spontaneously and without advance warning, either in the form of Physician recommendations or symptoms, and is of short duration, progresses rapidly and requires Emergency care.

Provider-Oriented Exclusions

- Organ or tissue transplants
- Chiropractor
- Telephone consultations
- Failure to keep a scheduled appointment
- Investigational, Experimental or for Research Purposes
- Custodial Care
- Educational or Rehabilitative care
- Cryogenic preservation
- Routine physical exams
- Speech, vocational, occupational, biofeedback, acupuncture, recreational, sleep or music therapy
- Holistic care, massage and kinestherapy
- Hair loss or hair growth
- Exercise or fitness programs
- Hospice care
- Genetic medicine
- Non-prescription drugs, drugs that are not approved by US FDA, or "off-label" drugs

Diagnosis-Oriented Exclusions

The following are excluded under all StudentTime® plans:

- Birth defects, hereditary conditions and congenital illnesses
- Infertility, impotency or sexual dysfunction
- Cancer
- Most skin conditions
- Non-surgical care of feet
- Weight modification or surgical treatment of obesity
- Modification of physical body to change or improve psychological, mental or emotional well-being
- Glasses, contacts, hearing aids, hearing implants and any examination or fitting related to these devices
- Orthoptics, visual eye training, and eye surgery to correct nearsightedness, farsightedness or astigmatism
- TMJ
- Diagnosis or treatment of sexually transmitted diseases and conditions
- Routine physical exams
- Substance abuse
- Accidental death resulting from an illness or disease
- AIDS, ARC, HIV and all related conditions
- Claims for services or supplies that are not medically necessary
- Cosmetic or aesthetic procedures (except reconstructive surgery when medically necessary and related to a covered Surgery)
- Sleep disorders
- Inpatient care of urinary tract during the first 90 days of your coverage

*The following are excluded under the **Study Hall** plan. They **are** covered under the **Extra Credit** and **Honor Roll** plans only:*

- Pregnancy
- Newborn care
- Oral contraceptives
- Inpatient Mental Health



Geographic Exclusions

- Locations where a Travel Warning or Emergency Travel Advisory becomes effective within the 6 months prior to your arrival date in the affected location.
- Locations where a Travel Warning or Emergency Travel Advisory becomes effective on or after your arrival in the affected location if you refuse or fail to leave.
- Epidemics, pandemics, public health emergencies, natural disasters or other disease outbreak, if prior to your arrival,
 1. the World Health Organization has issued an Emergency Travel Advisory, or
 2. the US Center for Disease Control and Prevention has issued a Warning Level 3 (avoid non-essential travel), or
 3. a similar governmental agency of your home country has published or communicated a travel Warning or Emergency Travel advisory informing the public about such health issues.
- Any claims incurred in your home country except eligible medical expenses incurred during a covered incidental trip home.

A Travel Warning, or Emergency Travel Advisory, is defined as:

A published statement or web-site document issued by the US Department of State, Bureau of Consular Affairs, Centers for Disease Control and Prevention, United Nations, World Health Organization or similar government or non-governmental agency of the insured person's home country, warning that travel to specified countries, regions or locations poses serious risks to safety and security or exposes the insured person to a greater likelihood of life-threatening risks, including, without limitation, US Department of State Travel advisories Levels "3 – Reconsider travel" and "4 – Do not travel".



Activity-Oriented Exclusions

- Anything that occurs during your commission of a violation of law, excluding minor traffic violations
- Self-inflicted injuries or illnesses; suicide or attempted suicide whether sane or insane
- Charges and Benefits of any nature resulting from operating or riding as a passenger in any on-road or off-road motorized vehicle that does not require licensing as a motor vehicle
- Any claim associated with operation of a motorized vehicle without a valid operator's license (unless participating in a drivers' education program)
- Charges and Benefits of any nature resulting from riding in or on, entering into or alighting from, or being struck by a 2- or 3-wheeled motor vehicle (including motorcycles), or any motor vehicle not designed primarily for use on public streets and highways
- Claims resulting from your participation in Contact Sports, *unless you have purchased the **School Sports** option and the Contact Sport is covered under **School Sports**.*

Definition of Contact Sports:

A sport or other athletic activity that necessarily involves physical contact, with opposing players as part of normal play. Contact sports include, but are not limited to: American football, boxing, ice hockey, rugby, soccer, and wrestling.

- Claims resulting from your participation in Amateur Athletics, *unless you have purchased the **School Sports** option and the activity is covered under **School Sports**.*

Definition of Amateur Athletics:

An amateur or other non-professional sporting, recreational or athletic activity that is organized, sponsored and/or sanctioned, and/or involves regular or scheduled practices, games and/or competitions. Amateur Athletics includes, without limitation, intercollegiate, interscholastic and intermural sports. Amateur Athletics does not include athletic activities that are non-organized, non-contact, and engaged in by the insured person solely for recreational, entertainment or fitness purposes.

- Claims resulting from your participation in Professional Athletics

Definition of Professional Athletics:

A sporting activity, including practice, preparation and the actual event, undertaken for wage, reward, or profit.

(Exclusions, cont.)

- Claims resulting from your participation in **Adventure Sports** *UNLESS* you have purchased the **Adventure Sports** coverage option, in which case limited medical coverage is provided.

Definition of Adventure Sports:

A sporting activity undertaken for the purposes of recreation, an unusual experience or excitement, typically performed outdoors, and involving a medium degree of risk, including only the following: abseiling, BMX, bobsledding, bungee jumping, canyoning, caving, downhill and/or cross-country snow skiing, snowboarding, and snowmobiling, provided that such activity is not in any violation of applicable laws, rules or regulations or away from prepared and marked in-bound, patrolled territories or against the advice of the local ski school or local authoritative body, hot air ballooning, kitesurfing, kiteboarding, mountaineering below 4,500 meters from ground level, ziplining, parachuting, paragliding, parasailing, rappelling, scuba-diving or sub-aqua pursuits at less than depth of 50 meters, skydiving, spelunking, whitewater kayaking or whitewater rafting in water less than Class V difficulty, wildlife safaris, and windsurfing.

- Claims resulting from your participation in Extreme Sports

Definition of Extreme Sports:

A sporting activity, including practice, preparation and the actual sporting events, which involves a high degree of risk, including, without limitation, the following and any combination or derivative of the following: back country snow skiing, snowboarding, or snowmobiling, base jumping, cave diving, downhill mountain biking, extreme skiing, free diving, free flying, free running and parkour, free skiing, freestyle scootering, gliding, heli-skiing, ice canoeing, ice climbing, jet skiing, racing any vehicle, animal, including mountain bikes, motocross, motorcycle racing, motor rally, snowmobile racing, truck racing, horse racing, and boat racing, mountaineering above elevation of 4,500 meters from ground level, piloting a commercial or non-commercial aircraft, powerboating, skateboarding, snow skiing, snowboarding, or snowmobiling off piste, scuba diving or sub-aqua pursuits below a depth of 50 meters, whitewater kayaking or whitewater rafting Class V or higher difficulty, and wingsuit flying.



Part 6 | PCYOU Assistance Services



Your **PCYOU** team is ready to provide you with routine assistance during working hours (Monday through Friday, 7:00 AM to 6:00 PM EST) and emergency assistance 24/7/365. Here are the assistance services included with your StudentTime® plan:

Travel arrangement assistance

If you need to re-route travel plans, or make new plans, because of a medical emergency, the **PCYOU** team will spring into action. We will help you get from where you are to where you need to be.

Emergency message relay

During emergencies, the fastest possible transfer of information between concerned parties could mean the difference between catastrophe and mere inconvenience. The incredible **PCYOU** team works tirelessly to make sure the right word makes it to the right ear, even when that ear is half a world away.

Medical referrals

You're traveling abroad and you need to see a doctor - not just any doctor, a specific *kind* of doctor - but you don't speak the language. The awesome **PCYOU** team's got your back, with reliable medical referrals for anywhere on the globe.

Transmittal of medical records

Doctors can't treat you effectively if they don't have the full story! The fast and efficient **PCYOU** team is on it, swiftly transferring your pertinent medical records to wherever they're needed.

Accommodation arrangement assistance

Something unexpected happens and you need to get somewhere other than where your reservations are for—fast. Ordinarily, that means a desperate scramble to get a roof over your head, but not when the reliable **PCYOU** team is on the job! When a covered event sends you packing, we'll locate reputable lodging in the new location, make a reservation under your name, and send you directions.

Embassy locations, directions, hours

Let the knowledgeable **PCYOU** team be your source for all information regarding your country's official representation to the land in which you're traveling.

Lost passport replacement assistance

Nobody wants to find themselves in a foreign land without their passport, yet it does occasionally happen, and more often than some might think. If you find yourself

in this unenviable position, the dependable **PCYOU** team can be your best friend, coordinating with your State Department and embassy to get a new passport made and in your hands as fast as we can.

To access PCYOU Assistance Services, just contact PCU:

Go to the **PCYOU** Personal Portal to live chat with a representative

Send an email to **help@pointcomfort.com**

Call PCU toll free at **1-844-210-2010** (we accept collect calls)



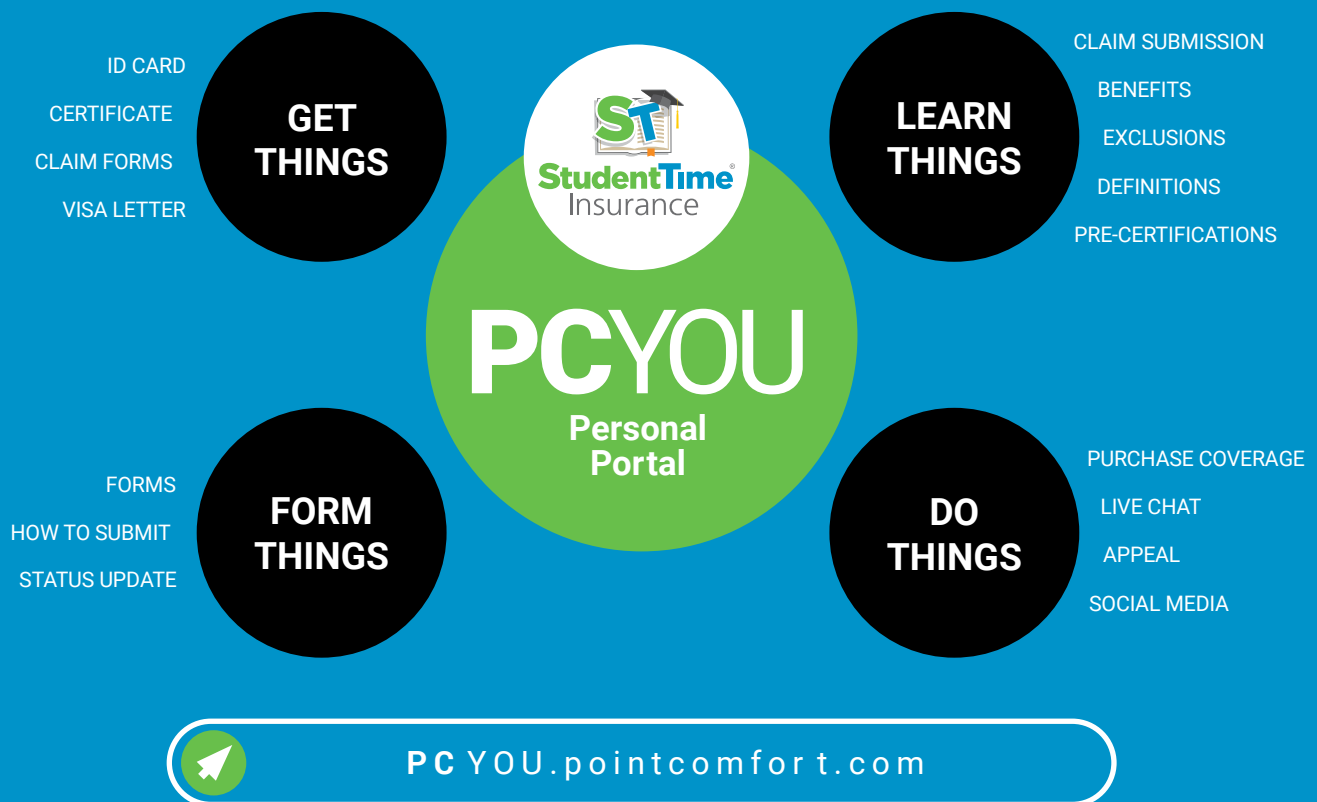
The PCYOU Personal Portal: A Quick Start Guide



When you purchased StudentTime®, you set up a username and password for access to your personalized travel portal. This portal contains a copy of your certificate, your ID card, and other very important information. The **PCYOU** Personal Portal is also a handy place to go for links to other websites with information that may be of interest to you.

QUICK REFERENCE GUIDE

Use this guide to understand the resources available to you at the **PCYOU** Personal Portal.



Part 7 | Upon Further Review...



Here's how to ask us to take another look at your claim.

Step 1 | Contact Us

Call our easily accessible **PCYOU** team 24/7/365 if you have a concern regarding a claim denial. If your claim is not resolved with a phone call to the assistance team, you may submit an appeal in writing.

Step 2 | Submit A Written Appeal

PCU must receive your written appeal within 90 days of the date you received your Explanation of Benefits (EOB). It is very important you include all supporting documents with your appeal, to ensure swift resolution. In your written appeal, be sure you list the reasons you feel there was an error, and why you believe your claim should be paid.

You may submit your appeal in writing to **claims@pointcomfort.com** or via mail to:

Point Comfort Underwriters - Appeals
306 Prospect Street, Suite 100
Indianapolis, IN 46225

Step 3 | Appeal Decisions

Decisions on appeals are made by PCU within 30 days of the receipt of your written appeal. All responses will be detailed and submitted to you in writing via email or mailed letter.

Here's how to let us know we messed up:

At PCU, we strive to make things easy for you – easy access, easy understanding... easy resolution. Being human, though, we sometimes fall short of the mark. When that happens, we want to know about it, so we can correct it as soon as humanly possible. If you think we've messed up in any way, simply contact our supportive **PCYOU** team by phone, email, chat, or mail, and we will work with you to resolve any issues.

Email: **help@pointcomfort.com**
Phone: **(844) 210-2010**
Live Chat: **PCYOU.pointcomfort.com**



Coverholder at LLOYD'S

About Us

PCU does things differently from other insurance organizations. We're a tech-driven crew that knows its way through the maze of international healthcare. Using our technology in new and innovative ways enables us to supercharge and simplify our customers' experience. It empowers us to serve a greater number of people—over half a million last year—without diminishing the quality of that service. Sometimes technology gets a bad rap for being cold and impersonal, but at PCU, we believe it's only as cold and impersonal as you program it. Our next-level service is a result of never forgetting that these are peoples' lives we're talking about, not just a bunch of ones and zeros.

So, it's not just about machines at PCU. We collaborate with top-rated, globally recognized insurance companies. We serve a large network of insurance producers and healthcare professionals from every corner of the globe. At PCU, our staff of underwriters, technologists, medical clinicians and customer service specialists work 24/7 to make our customers' international healthcare experiences a bit easier.

About Lloyd's

Lloyd's is the world's specialist insurance and reinsurance market. With expertise earned over centuries, Lloyd's is the foundation, and the future, of the insurance industry. Led by expert underwriters and brokers who cover more than 200 territories, the Lloyd's market develops the essential, complex, and critical insurance needed to underwrite human progress. Backed by diverse global capital and excellent financial ratings, Lloyd's works with a global network to grow the insured world — building resilience for businesses and local communities and strengthening economic growth around the world. For more information, visit www.lloyds.com.

