



## Policy Factsheet

# International Travel Insurance

### Overview

There's an easy path to peace of mind when you perform mission or relief work in emerging nations, go on a choir tour in Europe, or visit the Holy Land. An international travel insurance policy combines several forms of protection within a single contract, related only to incidents occurring outside the United States in covered countries.

### What's Covered

**Foreign General Liability** protects your organization and its people\* from civil liability for bodily injury or property damage caused or claimed abroad.

**Foreign Automobile Liability** protects your organization and its people from civil liability for vehicular bodily injury or property damage caused or claimed abroad.

**Foreign Workers' Compensation** provides state-of-hire workers' compensation benefits to U.S. workers injured in the course and scope of their employment while outside the U.S. It also insures the employer against employer's liability incurred through an overseas workplace occurrence.

**Travel Accident and Sickness** provides emergency medical and accidental death and dismemberment benefits in the event of injury, sickness, or death abroad and typically also includes emergency medical evacuation, repatriation of mortal remains, and travel assistance services. Many travel policies provide only basic emergency medical protection and fail to address liability and other risks.

**Kidnap, Ransom, and Extortion** insures the organization and its people against foreign abduction and ransom or extortion. This typically covers ransom monies, loss of ransom monies in transit or delivery, crisis-management expenses, consultants' fees, liability settlements, judgments and defense costs, and death or dismemberment.

**Accident and Sickness** provides direct protection for individual participants enrolled in sponsored travel, school, camp, or athletic and recreational programs. It typically covers:

- **Emergency Medical Expense** up to a policy limit for this coverage part. Coverage may apply in excess of a deductible (on a primary basis) or after exhaustion of other valid and collectible insurance, such as group health insurance benefits.
- **Accidental Death and Dismemberment** up to a policy limit. The policy may include a schedule of benefits that vary according to the injury. For example, the policy limit (or principal sum) may be payable not only in the event of the participant's death, but upon severe injury, such as loss of multiple limbs or sight, paraplegia, and other equally dire circumstances. Partial benefits, such as one-half or one-quarter the principal sum, may be payable for other serious and permanent injuries.

## FAQs

### **Q: *Is anywhere not covered?***

**A:** There are some places where no international coverage is available, such as Afghanistan and North Korea, and other areas where kidnap and extortion coverage isn't provided.

In addition, complications may arise if the insurance policy must pay out directly to certain designated nationals.

### **Q: *What significant exclusions are there in the Accident and Sickness policy?***

**A:** Some exclusions are for routine medical or dental treatment; Services provided by the sponsoring organization or its employees; Prescriptive hearing or vision aids; Suicide or intentionally self-inflicted injury; Injury due to participation in a riot; Elective cosmetic surgery; and Loss arising from air travel.