

# Scholastic Travel Accident & Sickness Coverage



Students (High School, Higher Education), faculty and administrators, participants in work exchange programs and international internships and other non-profit organizations face a variety of exposures when traveling outside their home country. Allied World's Scholastic Travel Accident & Sickness insurance will help cover gaps in coverage by combining valuable benefits and services into a single duty of care package that protects students and staff while traveling internationally.

#### **Coverage Highlights:**

A valuable Risk Management tool, our offering helps to address the following:

- Financial hardship due to cancelled or interrupted travel and loss of personal belongings while traveling
- Traveler duty of care obligations
- Risk mitigation for pandemic, territorial hostilities, political unrest and natural disasters
- Foreign travel medical insurance needs and foreign country travel insurance requirements

#### Main Benefits and Services Include:

- High Limit Out of Country Medical coverage
- Emergency Medical Evacuation and Repatriation of Remains
- Security Evacuation in the event of political unrest or a natural disaster
- Travel Inconvenience Benefits including Trip Cancellation, Interruption or Delay and Lost Baggage
- Travel, medical and security assistance via a global network available 24/7
- Accidental Death & Dismemberment (AD&D)

#### Key Advantages to our Product:

- Benefit levels exceed visa requirements
- Ability to provide coverage to both student and staff under one policy.
- Point of service out of country medical benefits for travelers seeking medical attention at a foreign hospital or doctor's office.
- Ease of administration between insurance, travel assistance and claims adjudication.

#### **Typical Limits:**

- Up to \$500,000 for Accident and Sickness Medical; up to \$50,000 for AD&D
- 100% of covered expenses for Emergency Medical and Security Evacuation and Repatriation of Remains
- Up to \$5,000 for Travel Inconvenience Benefits

#### Global Travel Assistance: Mobile App and Desktop Access

- Access real-time travel health guidance, alerts, and security intelligence.
- Emergency hotline feature on the mobile app connects traveler to 24-hour multilingual assistance call center.
- Receive personalized push notifications for critical events in locations pre-selected by the traveler.
- Advanced travel tracking features for urgent communications and organizational peace of mind.

## Why Allied World A&H?

Allied World is coupling best-in-class underwriters who possess a keen understanding of a client's A&H needs with the latest in technology and data capabilities. We offer:

- **Centralized underwriting model** to underwriting, promoting maximum cooperation and efficiency in decision-making.
- **Client-focused approach** to risk assessment, rate development and program design.
- **Dependable partnerships,** where we seek to cultivate long term, mutually beneficial relationships built on trust and a commitment to excellence.

### FOR MORE INFORMATION, PLEASE CONTACT:

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## alliedworldinsurance.com

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, Ltd, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A2" (Good) and a Standard & Poor's rating of "A" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. © 2025 Allied World Assurance Company Holdings, Ltd. All rights reserved.