

ESL Starter
Insurance Plan Information
Policy Number: G800218

Benefit Type	Limit - USD
WORLDWIDE COVERAGE OUTSIDE YOUR HOME COUNTRY	MAXIMUM LIMIT \$3,000,000
Emergency Assistance	Unlimited
Overseas Medical Expenses and Hospitalization	100% of customary charges, semi-private room
Pain relieving dental treatment	100% of customary charges up to \$3,000 for accidental injury and \$500 for pain relief
Prescribed Medicines by a doctor or specialist	60 days of prescriptions
Acute onset of pre-existing condition	Up to maximum of \$500 per lifetime
Medical evacuation, Ambulance Transportation, or repatriation home (must be pre-approved by us)	100% of the cost of the transport to nearest adequate hospital
Personal support and accompaniment (flights, accommodation, local transport, meals)	Up to \$5,000 when you are hospitalized for more than 7 days, one round trip economy air fare and hotel expenses for close relative
Repatriation of remains following Accidental death	Up to \$10,000 toward the cost of preparation and/or up to \$10,000 toward burial costs in home country
Personal Accident – Accidental death, loss of sight, loss of limb(s), permanent total disablement	\$20,000
Personal Liability- Physical injury and property damage	\$100,000
Catastrophe Coverage	100% of customary costs up to \$1,000
Non-medical evacuation (war, terrorism or natural disaster)	100% of cost of transport to nearest point of safety up to \$100,000
Personal Security & Search and Rescue	100% of customary costs up to \$10,000
Loss or damage to checked in baggage	Up to \$1,000
Trip interruption, Resumption of Trip	Up to one economy air fare ticket
Travel delay	Up to \$350 (\$70 per day)
Hazardous Activities and Sport, Adventure Activities and Sport, and Winter Sport coverage can be arranged for an additional charge	
Pre-Trip cancellation and loss of personal belongings are only covered if additional premium paid	

Frequently Asked Questions

Who is Inter Hannover?

Inter Hannover is one of the leading insurers in the marketplace. Wholly owned by Hannover Re, they specialize in chosen markets such as student, youth exchange, and travel. Inter Hannover is rated A+ (superior) by A.M. Best and AA- (very strong) by Standard & Poor's. Claims and emergency assistance services are facilitated through Intana Global.

What is the Health Insurance Plan all about?

The Inter Hannover plan helps keep health care cost-effective. It also gives you the freedom to choose any doctor or other health care provider when you need it – and still receive benefits under the Plan.

What is the baggage upgrade?

The insurance company will pay You the amount stated in the Benefit Table in relation to Loss of Checked in Luggage if You are temporarily deprived of Your Luggage for at least 12 hours by the loss or miss-direction of Your Luggage by an International Airline Carrier subject to:

For benefits to be payable under this section:

- a. The Lost Checked Luggage must have been checked by You in accordance with routine luggage checking procedures, for transportation on board a regularly scheduled commercial airline or cruise line, upon which You are a fare-paying passenger; and
- b. You must file a formal claim for lost luggage with the transportation provider, and follow all instructions and take all measures as directed by the transportation provider to locate and retrieve the Lost Checked Luggage; and
- c. You must provide the insurance company with copies of all documentation of the claim filed with the transportation provider, and a written statement from the transportation provider confirming that the luggage was checked and after careful search, the luggage remains missing; and
- d. Any expense will only be paid 10 days after the items have been lost

What is a trip cancellation upgrade?

The trip cancellation upgrade is a pre-trip benefit that provides reimbursement up to the stated amount for any nonrefundable costs you may incur as a result of having to cancel your trip for a covered cause which includes: the direct and necessary result of Your Accidental Bodily Injury or Illness or the death or Accidental Bodily Injury or Illness of Your Partner, Dependents or Close Relative or the destruction of your Principal Residence by fire or storm following departure from Your Home Country.

What is an adventure sports upgrade?

We recommend the adventure sports upgrade if You plan on engaging in any adventure sports. The following is a lists of what is offer with the adventure sports upgrade:

Abseiling, Archery, Ballooning (organised excursion), Baseball (excluding competitions), Boccer, Boogie Boarding, Bungee Jumping(maximum 2 jumps in all during Your Trip), Canoeing, Cricket, Cycling, Deep Sea Fishing, Fencing, European Football/Soccer (excluding competitions), Frisbee, Gliding, Go-Karting, Gymnastics, Light Aircraft (as a passenger), High

Diving (platform only), Hiking under 6000m, Hockey (field only), Horse Riding (casual with no jumping), Hot Air Ballooning, Ice Skating, Jet skiing, Kayaking, Kite Surfing, Kite Buggy, Lacrosse, Marathon Running/Triathlon, Martial Arts Training (no contact) , Motorcycling up to 125cc where claims and conviction free for previous 3 years and where wearing a helmet, Mountain Biking (not off road), Overland Expedition, Paintballing, Quad Biking, Roller Blading, River Boarding, Safari, Sail Boarding, Sand Boarding, Scrambling, Scuba Diving (down to 30 meters only), Sea Canoeing, Skate Boarding), Surfing, Trekking (not requiring the use of ropes, guides or supplementary oxygen or under 6000 metres), Wake Boarding, Water Polo, Water Skiing, Weightlifting, White Water Rafting (grades 1-3), Windsurfing, Yachting (in territorial waters) Zip Wiring/Climbing.

What is the hazardous sports upgrade?

We recommend the hazardous sports upgrade if You plan on engaging in any high intensity sports. The following is a lists of what is offer with the hazardous sports upgrade:

Bamboo Boat Rafting, Black Water Rafting, Bouldering, Bungee Jumping*(more than 2 jumps in all during Your Trip) Canyoning, Cave Tubing, Caving, Cycle Touring, Dog Sleighing, Hang Gliding, Horse Trekking, Ice Climbing, Flying in a Helicopter (as a passenger only) Jet Boating/Shotover Jet, Micro Lighting, Mountaineering (with ropes), Off-Road Mountain Biking, Potholing/Caving (as part of a group), Parachuting, Paragliding, Parapenting, Parasailing (behind a boat), Parapenting (behind a motorised vehicle), Polo,River Kayaking, Rock Climbing (with ropes), Sea Kayaking, Shark Cage Diving, Skydiving, Show-jumping, Spelunking or White Water Rafting (grade 4-5).

What do I do if I'm sick or injured?

You are free to visit any doctor or medical facility for an appointment. You can ask local contacts for a referral to a physician or medical provider or you can contact NGS for a referral to a local doctor. If your medical condition is an emergency, please visit the nearest appropriate medical facility.

Do I have to go to a certain doctor?

You may contact Intana Global with any questions about locating a doctor or provider although you are free to visit licensed medical provider for a covered injury or illness.

What do I do if I require treatment and I don't have my ID card?

Even though you may not have your ID card, you can still seek treatment. Please remember that for non- emergency medical claims, the standard procedure is to visit the doctor, pay for the visit and any necessary medications, and then submit a claim for reimbursement.

Is pre-certification required for medical procedures?

Pre-certification is not required for general office visits to a medical doctor. Simply visit a doctor, pay the required fee, and submit a claim for reimbursement. Pre-certification is required for the following procedures:

- Inpatient care
- Any surgery or surgical procedure
- Care in an extended care facility
- Home nursing care
- Durable medical equipment and artificial limbs
- CAT scans and MRI

To comply with precertification requirements, you must contact NGS at the number listed above before the expense is to be incurred and comply with all instructions provided by NGS.

Is direct payment to a medical provider possible?

The typical procedure when visiting a doctor for an office visit is to simply visit the doctor, pay the required Fee, and then submit a claim for reimbursement. If you would like to request a direct payment option, you may contact NGS to see if this can be arranged. Please understand this cannot be arranged for all office visits. For pre-scheduled surgeries and procedures, direct payment will most often be arranged during the pre-certification process.

Where can I get a Claim Form?

A copy of the claim form is available on www.compassbenefits.com/client/eslstarter or by calling the toll-free number listed on the website, on your plan brochure, the back of your ID Card, and on your plan claim form.

What information do I need to provide when filing a claim?

You must mail the following items to your Claim Administrator:

1. Completed Claim Form including insured's name, address, identification number and name of your affiliated organization
2. All itemized medical and hospital bills including procedure and/or diagnosis codes
3. Copies of receipts if the bill has been paid and you are to be reimbursed.

Be sure to keep a copy of all documents for your records.

How can I check the status of a claim?

Pending or processed claim information can be obtained by calling Northcott Global Solutions (NGS) customer service at one of the telephone numbers listed below.

Contact Information

In the Event of a Security Emergency:

Crises Management Centre,
NORTHCOTT GLOBAL SOLUTIONS Ltd
22 Bevis Marks, London
EC3A 7JB
United Kingdom
Telephone: +44 (0) 207 183 8910

Contact Information – For Emergency Medical Assistance and Non-Emergency Medical Claims

All non-emergency claims should be notified to Specialty Assist at the contact numbers or email listed below. Please provide full supporting documentation to avoid delays in processing your claim. Claim forms can be returned to:

NORTHCOTT GLOBAL SOLUTIONS Ltd
22 Bevis Marks, London
EC3A 7JB
United Kingdom
Telephone: +44 (0) 207 183 8910
Email: claims1@northcottglobalsolutions.com

Claims forms may be found by visiting: <http://www.compassbenefits.com/client/eslstarter>