

International Travel/Medical Insurance

3195 Linwood Rd. Suite 201 Cincinnati, Ohio 45208

800-423-8496 F 513-533-1504

ww.alobalunderwriters.com

## HDI GLOBAL SPECIALTY SE

Group Name: Diplomat International Policy Number: HD123456-123540

Insured Person: lisa carol Effective Date: 10/04/2023 Termination Date: 10/14/2023

Covered Dependents: No Covered Dependents

Additional Coverage (if any): Athletic, Sports, and Hazardous Activity Ride

Athletic/ Hazardous Activity Rider Levels:Intercollegiate Middle Enhanced AD&D Benefit: \$25,000.00 MAX

War Risk (if any):

Medical Maximum: \$1,000,000.00

Deductible: \$0.00

\$ 100,000.00 - Emergency Medical Evacuation and Repatriation

\$ 50,000.00 - Return of Mortal Remains \$ 50,000.00 - Emergency Medical Reunion \$ 50,000.00 - Return of Minor Child(ren)

\$ 1,000.00 - In Hospital Indemnity; \$100 Per Night 10 Night Maximum (US Citizens Only)

\$ 20,000.00 - Unexpected Recurrence of a Pre Existing Condition Maximum; \$2,500 age 65 and older (US Citizens Only)

\$ 2,000.00 - Trip Delay; \$200.00 per day up to 10 days

\$ 5,000.00 - Interruption of Trip \$ 250.00 - Loss of Baggage

\$ 50,000.00 - Political and Natural Disaster Evacuation

\$ 25,000.00 - Accidental Death and Dismemberment / Disappearance (Unless Enhanced Benefit Purchased)

\$25,000.00 - Paralysis Maximum

\$25,000.00 - Coma Benefit Maximum

\$ 25,000.00 - Seat Belt and Airbag Maximum

\$25,000.00 - Felonious Assault Maximum

\$ 2,500.00 - Home Alteration and Vehicle Modification Maximum

COVID-19: This policy does not specifically exclude Covid-19, therefore it is treated the same as any other illness. The claim will be subject to all terms and conditions outlined in the policy plan provision. The coronavirus testing would be covered if ordered by a medical physician who deems it medically necessary, the insured fits the criteria for the test and the insured's policy is active during the time of the testing. The medical expenses would be covered as well during the time of the policy, if the signs and symptoms started during the effective dates of the policy and will be paid per the parameters of the policy. Vaccinations are not covered.

Co Insurance: After satisfying the selected deductible the Company will pay 100% of Covered Costs incurred outside the USA up to the selected policy maximum. Eligible expenses are based on Reasonable & Customary charges. The pre-existing condition exclusion for this plan is 12 months. Global Underwriters Agency, Inc. has received your application and premium payment of \$79.88 for the coverage listed. Refund of premium, less a \$25.00 cancel fee, will be made ONLY if a written request is received by Global Underwriters PRIOR to the effective date. After that, the premium is considered fully earned and IS NOT REFUNDABLE. There are no partial refunds.

## **INSURANCE INFORMATION CARD**

Insured Name: lisa carol DOB: 4/13/1998

Covered Dependents: No Covered Dependents Confirmation Address: No Covered Dependents rio danubio 12345

ciudad de mexico,OT 06500 MEXICO

Destination: Country Arrival Date Departure Date FINLAND 10/04/2023 10/04/2023

FINLAND | 10/04/2023 | 10/04/2023 | GEORGIA | 10/04/2023 | 10/04/2023 |

Policy Certificate Number: HD123456-123540

Deductible: \$0.00

Coverage Period: 10/04/2023 to 10/14/2023

**BENEFICIARIES** 

| Last Name | First Name | Beneficiary Of | Relationship Percent % |
|-----------|------------|----------------|------------------------|
| carol     | lisa       | fernandez oto  | 100.00%                |

## WHERE TO FILE A CLAIM

CLAIMS - Please mail all claims *with completed* claim form to: Global Claims Administration 3195 Linwood Rd Suite 201 Cincinnati, OH 45208

For status on *submitted* claims or to obtain a claim form or verify benefits call **800-513-2981** in **USA/outside USA** call direct **513-533-1330**.

## **ASSISTANCE SERVICE**

On Call International provides worldwide medical or travel assistance, medical referral, emergency medical evacuation, emergency reunion, and repatriation. Please be ready to state your policy certificate number. To call toll free from the USA or Canada dial 866-509-7715. To call collect from other locations contact an AT&T International Operator to place your call to 603-328-1728.

For questions regarding your coverage, please call your agent Insubuy, Inc. at (866) INSU-BUY.