

Firebird International Insurance Group, LLC

Rising Above and Beyond the Ordinary

2023-2024



WA/OR Educational Institution Medical Evacuation & Repatriation Benefits For International Students

Provided by:



GLOBAL ASSISTANCE PROGRAM

Special Markets Insurance Consultants



How can On Call International help?

Special Markets Insurance Consultants has partnered with On Call to provide access to immediate support should you experience any challenges that would necessitate the Services and Benefits as listed below.

These are your Services and Benefits. Full terms, conditions and exclusions to coverage apply. **If you or your family choose to make your own arrangements, the cost will not be reimbursable.**

Benefit Table	Limits Per Insured Person, Per Insured Event
Medical Evacuation and/or Repatriation	\$50,000
Repatriation of Remains or Burial	\$50,000
Emergency Travel Expenses/Bedside Visit	\$5,000 when hospitalized for more than 3 days

If you sustain a serious medical condition or injury and require Medical Evacuation or Repatriation, On Call will pay up to the limits shown in the schedule. On Call has experienced staff that will ensure medical advisers are consulted at the outset for their views on the possibility of arranging Emergency Medical Evacuation and Repatriation and the best method of transportation to be adopted.

Provided Emergency Medical Evacuation or Repatriation has been arranged by On Call, we will pay all medical care and associated costs incurred on behalf of the Insured Person for the following:

- Making arrangements for them to travel home and where necessary they are escorted by a medical attendant.
- Ensure assistance is provided upon their arrival in their Country of Domicile following an Emergency Medical Evacuation or Repatriation and pay for medical care during transportation.
- Assistance in locating and sending drugs if not available locally.

If you are, or will be, hospitalized following an accident or illness for more than 3 days, On Call can assist in reuniting a family member with you and can facilitate their travel needs to bring them to where you are, up to the limits shown in the schedule. Services must be arranged by On Call for services to be covered.

On Call Global Response Center (available 24 hours a day)

Call collect from anywhere in the world: **+1 603-952-2661**

Call toll free from US or Canada: **+1 844-884-0958**

E-mail: mail@oncallinternational.com

Helpful Information

- ✓ If you are utilizing a mobile phone and have any issues making an international call, you can EMAIL the Global Response Center as an alternative to request assistance, or a return call.
- ✓ Contact On Call for payment and arrangement of all Services; services are not reimbursable if you make your own arrangements/self-pay prior to notifying On Call.

This is a brief summary of coverage for insured participants. This is not a contract of insurance. Coverage is governed by an insurance policy issued to Special Markets Insurance Consultants. The policy is underwritten by International Insurance Co. of Hannover Ltd. Complete information on the insurance is contained in the Certificate of Insurance on file with Special Markets Insurance Consultants. If there is a difference between this program description and the certificate wording, the certificate controls.

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DEFINITIONS

Emergency Medical Evacuation

The cost of transporting the Insured Person by air and/or surface transportation if the Insured Person's medical condition warrants immediate transportation (due to inadequate medical facilities) by Our Emergency Medical Assistance Provider from the place where the Insured Person is located to the nearest adequate medical facility where medical treatment can be obtained, including the costs of all medical care and ancillary costs associated with that transportation.

Emergency Travel Expenses

The reasonable and necessary costs of transport in respect of:

1. Any one person who has travelled with the Insured Person and who has to travel with them or escort them to their Country of Domicile, or
2. The Insured Person's next of kin or other nominated person to travel by economy airfare to visit the Insured Person if the Insured Person is hospitalised for more than 3 days outside their Country of Domicile.

And the reasonable and necessary costs of accommodation and meals up to £200 per day for a maximum of 7 days.

Repatriation

After being treated at a local medical facility, and following the advice of Our Emergency Medical Assistance Provider and if the Insured Person's medical condition warrants it, the costs of transporting the Insured Person by air and/or surface transportation and with a qualified medical attendant to their Country of Domicile to obtain further medical treatment or to recover, or both.

Repatriation of Remains or Burial

Following Your death and with the agreement of Your executors or administrators We will pay up to the amount stated in the Benefits Table for the Repatriation of Your remains following Your death, including costs of preparation of the remains necessary for transportation, or for the cost of preparing Your remains for cremation or burial and a burial plot in the Host Country where Your death occurred.

Serious Medical Condition

A medical condition that in the opinion of the Emergency Medical Assistance Provider's physician requires immediate emergency medical treatment to avoid certain death or serious impairment to the Insured Person's health and such emergency medical treatment is not available or is not adequate in the Insured Person's Host Country to avoid death or serious impairment of health.

Qualified Medical Practitioner

A doctor or specialist who is registered or licensed to practice medicine under the laws of the country they practice in other than an Insured Person, Partner of an Insured Person, and a member of the immediate family of You or the Insured Person or an employee of Yours.

Conditions

The following conditions apply to this Section. Please also refer to the Policy Conditions at the front of this Policy document.

1. You must contact the Emergency Medical Assistance Provider if you require Emergency Medical Evacuation, Repatriation, Repatriation of Remains, or prior to incurring Emergency Travel expenses, otherwise We will not be able to reimburse the costs incurred.
2. If We incur costs as a result of advice or assistance being provided or the settlement of any expenses being made in good faith by the Emergency Medical Assistance Provider to any person who is not insured under this Policy, You shall reimburse us in respect of such costs and expenses.
3. The Emergency Medical Assistance Provider reserves the right, at its sole discretion, to determine the location to which the Insured Person will be evacuated and the timing, means or method by which such Evacuation or repatriation will be carried out. In making such arrangements the Emergency Medical Assistance Provider may consider all relevant circumstances including, but not limited to the Insured Person's medical condition, the degree of urgency, the Insured Person's fitness to travel, airport availability, weather conditions and travel distance and whether transportation will be provided by private medically equipped aircraft, helicopter, regular scheduled flight, rail, water or land vehicle. Transportation shall be carried out under such medical supervision, as determined by the Emergency Medical Assistance Provider.

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EXCEPTIONS

We will not be liable for any claims resulting from:

1. More than one Emergency Medical Evacuation and/or Repatriation for any single medical condition of an Insured Person during the Policy Period.
2. Any cost or expense not expressly covered in advance and in writing by The Emergency Medical Assistance Provider and/or not arranged by them. This exception shall not apply to Emergency Medical Evacuation from remote or primitive areas when Our Emergency Medical Assistance Provider cannot be contacted in advance and delay might reasonably be expected to result in loss of life or harm to the Insured Person.
3. Any expense incurred for Insured Person(s) when travelling contrary to the advice of a Qualified Medical Practitioner, or for the purpose of obtaining medical treatment or for rest and recuperation following any prior accident or illness.
4. Any expense incurred for Emergency Medical Evacuation or Repatriation if the Insured Person is not suffering from a Serious Medical Condition, and/or in the opinion of Our Emergency Medical Assistance Provider's physician, the Insured Person can be adequately treated locally, or treatment can be reasonably delayed until the Insured Person returns to their Country of Domicile.
5. Any expense incurred for Emergency Medical Evacuation or Repatriation where the Insured Person, in the opinion of the Emergency Medical Assistance Provider's physician, can travel as an ordinary passenger without a medical escort.
6. Any expense incurred related to accident or injury occurring while the Insured Person is engaged in any hazardous activity, pastime or pursuit including but not limited to caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, winter sports and any organized sports undertaken on a professional or sponsored basis.
7. Any expense related to the Insured Person engaging in any form of aerial flight except as a passenger on a scheduled airline flight, as a passenger on a licensed charter fixed wing aircraft over an established route; or as a passenger travelling on a business related activity in a fixed wing aircraft owned or leased to the Subscriber unless the form of aerial flight has been declared to and accepted by Us in writing prior to travel.
8. Any expense related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
9. Any expenses incurred as a direct or indirect result of elective surgery or cosmetic surgery.
10. Any Losses incurred by You or the Insured Person if You or they fail to follow the advice of Our Emergency Medical Assistance Provider.
11. Any valid claim costs that have been increased by Your or the Insured Person's failure to follow the advice of Our Emergency Medical Assistance Provider.

This is a brief summary of coverage for insured participants. This is not a contract of insurance. Coverage is governed by an insurance policy issued to Special Markets Insurance Consultants. The policy is underwritten by International Insurance Co. of Hannover Ltd. Complete information on the insurance is contained in the Certificate of Insurance on file with Special Markets Insurance Consultants. If there is a difference between this program description and the certificate wording, the certificate controls.

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***In printed format, this will
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PLAN SERVICED BY:



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