



## Why Buy Outgoing Health Insurance?

Today, more than ever, people are going abroad more frequently and for longer periods of time. A lot of things have to be arranged like buying tickets and accommodation or purchasing a whole travel package. Insurance may not be the first thing you think about, but it forms the basis of a pleasant stay abroad. For this reason, we have developed an insurance plan tailor-made for traveling abroad which may be of great interest to you.

## Why ISIS Health insurance ?

ISIS Insurance has specialized in student and youth health insurance for more than 49 years. And, ISIS Insurance can be obtained in over 48 countries. ISIS provides you with a complete coverage abroad for a very competitive premium. This health insurance has been specially developed for US residents who travel to foreign countries. ISIS offers the security you need.

## Are there any special features?

Yes, there are! The ISIS insurance gives you the following extra's:

### Payment on the Spot

Your medical costs will be paid directly in the country where you travel if there is a local ISIS representative.

### Special attractive premiums for students

### 24-hour assistance service

If necessary you can always be returned to the United States with the help of ISIS Assistance, our international emergency provider:

However, the prior approval of the insurer (ISIS) has to be obtained.

### Generous insurance coverage period

This insurance can be taken out for a maximum travel period of 12 months.

### Hazardous sports

If you are planning to participate in hazardous sports while you are abroad you can also apply for our special hazardous sports coverage.

### No deductibles



## Definitions

**Who is eligible for the insurance?** Any person traveling abroad and their family members traveling with them, all 59 years of age or younger. Additional coverage is available for persons 60-70 years of age. Please call (800) 247-5575 for premium rates.

**Family Member** means the Certificate Holder's spouse, and the Certificate Holder's or Spouse's child, brother, sister, mother, or father.

**Hospital** means a place that: (a) holds a valid license; (b) is run mainly for the care and treatment of sick or injured persons as in-patients; (c) has a staff of one or more Physicians available at all times; (d) provides 24-hour nursing services and has at least one registered nurse on duty at all times; (e) has organized diagnostic and surgical facilities, either on the premises or on a contract basis with another Hospital; and (f) is not mainly a clinic or facility for nursing, rest or convalescence, or a place for the aged, drug addicts, or alcoholics.

## What is Covered?

### Medical and related expenses

If you (or a covered Family Member) become ill or have an accident while traveling in the USA, we will pay for:

- ✦ All necessary emergency Physician treatment/surgery and the necessary supplies and tests associated with such treatment/surgery;
- ✦ Reasonable and necessary Hospital and ambulance service charges.
- ✦ Air ambulance (or similar service) transportation to return to the United States (including nurse and/or Physician), if medically necessary;
- ✦ In the event of death, the costs to return the remains to the former domicile;
- ✦ The cost of family member to visit, when deemed necessary by medical advice.
- ✦ Funeral expenses abroad or repatriation of the body.

### Loss of deposits and cancellation

Many factors beyond your control could force you to cancel your trip or cut it short. We will cover the travel and accommodation expenses that you have paid or are liable to pay in many circumstances.

### Also available, for an additional fee:

- ✦ Insurance covering Hazardous Sports as defined in the Policy.

## What Is Not Covered?

The Policy does not cover any event which either in origin or extent, directly or indirectly, proximately or remotely, is to be attributed to or is a consequence of:

1. War, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power; (This exclusion does not apply to acts of terrorism in Oklahoma.)
2. Atomic nuclear reaction;
3. Mental or nervous illness or anxiety;
4. The Covered Person's intoxication (alcohol or drugs);
5. Suicide or attempted suicide and self inflicted injuries (while sane or insane) (in Colorado and Missouri while sane);
6. Involvement in willful exposure to needless peril;
7. Venereal diseases, sexually transmissible conditions, Acquired Immune Deficiency Syndrome (AIDS or AIDS related syndromes);
8. Pregnancy or childbirth, if the Period of Insurance exceeds three months, then coverage will apply to Injury or Sickness arising from or affecting the pregnancy, providing that the Covered Person is not expected to give birth before or within eight weeks after the expiration of the Period of Insurance;
9. Abortion;
10. Commission or attempting to commit a felony or engagement in an illegal occupation;
11. Aviation other than travel as a fare-paying passenger on a scheduled, commercial or scheduled charter flight; or
12. Taking part in any of the following activities:
  - a. Hazardous Sports unless the additional Hazardous Sports Option has been chosen and the additional premium has been paid;
  - b. Dangerous Sports;
  - c. Hunting, with the use of a firm arm;
  - d. Engaging in professional, club, interscholastic, intercollegiate or competitive sporting event; or

- e. The driving of any two-or-three-wheeled motorized vehicle, or any motorized vehicle used primarily for recreational use and not for general transportation.
- 13. Any pre-existing physical defect, infirmity, Sickness, or disease in the case that this was known to the Covered Person at the time of effecting the Coverage;
- 14. A medical condition in relation to which the Covered Person has received treatment in the 12 months prior to effecting the Certificate;

**Also, no benefits are payable:**

- 15. If a claim results from circumstances which reasonably could have been anticipated by the Covered Person or any other person at the date of issue of the Certificate.
- 16. For Sickness or Accident of a person who has attained his/her 71st birthday.
- 17. If there is any insurance or other financial vehicle designed for reimbursement covering the same loss, damage or any part thereof. In such case this insurance will not be liable for the risks paid or covered by such other insurance or other financial vehicle designed for reimbursement.

**Pre-existing Conditions**

Medical expenses and/or air ambulance, transportation costs, extra traveling expenses, and loss of deposits and cancellation charges, as a result of any pre-existing physical defect, infirmity, Sickness, disease or affliction, are not covered when:

- 1. It was to be expected at the time of effecting the insurance that the medical expenses must be incurred during the Period of Insurance;
- 2. The Covered Person was already under medical treatment at the time of effecting the insurance and that it is necessary to continue with the treatment during the Period of Insurance;
- 3. The Covered Person travels against the advice of a Physician;
- 4. The Covered Person travels to obtain medical treatment;
- 5. The Covered Person is undergoing or is on a waiting list for a course of medical treatment;
- 6. The Covered Person has received a terminal prognosis;
- 7. Medical expenses incurred within the United States or any of its territories.

**Medical Expenses**

This Benefit does not cover:

- 1. Vaccinations, acupuncture, routine medical treatment and any routine check-ups for pregnancy, cosmetic or plastic surgery (except as the result of an Accident), and elective surgery;
- 2. Physiotherapy, unless prescribed by a Physician;
- 3. Treatment in a private Hospital if it is possible to receive treatment in a ward of a public Hospital;

**SCHEDULE OF COVERAGE (in US dollars)**

		<b>Standard</b>	<b>Super</b>
<b>Benefit A</b>	Medical Expenses outside the USA*	\$100,000.00	\$200,000.00
	Medical Evacuation, including Air Ambulance	included	included
	Extension of Medical Expense Benefits (for Accident ONLY) Upon return to the USA, excluding Air Ambulance	\$10,000.00	\$10,000.00
	Dental		
	-Emergency Dental treatment, outside the USA	\$150.00	\$200.00
	-Accidental Dental treatment	\$250.00	\$750.00
<b>Benefit B</b>	Accidental Death	\$15,000.00	\$25,000.00
<b>Benefit C</b>	Transportation costs in case of death	\$15,000.00	\$25,000.00
<b>Benefit D</b>	Permanent disablement as per sliding scale with a maximum of	\$15,000.00	\$25,000.00
<b>Benefit E</b>	Extra Traveling Expenses	\$5,000.00	\$10,000.00
<b>Benefit F</b>	Loss of Deposits and Cancellation Charges	\$500.00	\$1,000.00

The extension of Medical Expense Benefit is limited to the 6-month period immediately following the Trip Completion Date.

\*Amounts covered under Benefit A will be paid for all Sickness and Accidents.

Amounts covered under the other Benefits are the maximum amounts to be paid while coverage is in force for the Covered Person.

**ADDITIONAL HAZARDOUS SPORTS OPTION:**

Hazardous sports are covered by paying 10% extra premium. There is no coverage for Dangerous sports as defined in the policy.

*All benefits subject to usual, reasonable and customary allowances.*

**Accidental Death and Permanent Disablement**

1. Accidents as a consequence of a risky undertaking in which the Covered Person has recklessly endangered his life or body, unless this risky undertaking was reasonably necessary for legitimate self defense or attempts to save ones self, others, animals or goods.
2. Accidents which arise as a consequence of a sickly condition or as a consequence of bodily or psychic abnormalities of a Covered Person, unless these circumstances are a result of an Accident for which the Company was obliged to pay indemnification under this insurance.
3. Psychic affections, as a result of any cause, unless medically determinable as a direct result of brain damage caused by the Accident.

4. Hernia inguinalis (rupture), lumbago, ruptured intervertebral disk (hernia nuclei pulposi), tendovaginitis crepitans, muscle spraining, periartitis humeroscapularis, tennis-elbow (epicondylitis lateralis), or golfer’s arm (epicondylitis medialis).
5. The consequences of medical treatment, which the Covered Person has undergone, without there being any link with an Accident covered under the Certificate making this treatment necessary.
6. Accidents as a result of partaking in a Hazardous Sport which excludes the Death and Permanent Disablement Cover.

This is a brief description of the coverage. For actual benefits, limitations, exclusions and other provisions, please refer to the policy or certificate.

**Premium Schedule** (in US dollars)

	<b>A Student Standard Plan</b>	<b>B Student Super Plan</b>	<b>C Non-Student Standard Plan</b>	<b>D Non-Student Super Plan</b>
1-12 days	\$34	\$52	\$41	\$62
13-17 days	\$39	\$52	\$47	\$65
18-23 days	\$44	\$59	\$53	\$71
24-31 days	\$45	\$63	\$54	\$76
6 weeks	\$63	\$90	\$76	\$108
8 weeks	\$75	\$118	\$89	\$141
10 weeks	\$90	\$143	\$108	\$171
3 months	\$99	\$167	\$118	\$200
4 months	\$131	\$205	\$158	\$246
5 months	\$179	\$258	\$214	\$310
6 months	\$201	\$271	\$241	\$326
7 months	\$231	\$327	\$277	\$392
8 months	\$269	\$393	\$323	\$471
9 months	\$300	\$435	\$360	\$522
10 months	\$344	\$501	\$413	\$601
11 months	\$357	\$532	\$428	\$639
12 months	\$361	\$564	\$433	\$677

These rates are for persons 59 years of age and younger. Seniors 60-70 years of age are eligible for coverage through the ISIS Health Insurance Plan with full benefits as outlined upon this brochure, on our website, and in the Certificate of Insurance. Premiums for Seniors are double the listed premium rate.

**OPTIONS:**

Hazardous sports are covered by paying 10% extra premium. There is no coverage for Dangerous sports. If you would like to extend your policy, we refer to the above mentioned rates.

Premiums are per person and should be remitted to: **VISIT/ ISIS Health Insurance Programs** [www.isis-travelinsurance.com](http://www.isis-travelinsurance.com)

The ISIS Outgoing Insurance is offered by de Goudse Insurance Company, an A+ Internationally rated carrier, and American Fidelity International (Bermuda) Ltd.