



Medical Travel Insurance

Benefits specifically designed for people who travel to have Medical Procedures outside of their home country.

This is not a major medical policy. Eligible claim expenses would be submitted with a claim form for approval and reimbursement to the claimant. Travel departure and return dates must commence and terminate within 30 days. If a trip is going to be longer than 30 days, special rating and underwriting is required. A covered complication must occur within 180 days of the procedure date.

	Option 1 \$50,000	Option 2 \$100,000	Option 3 \$150,000	Option 4 \$200,000	Option 5 \$250,000
MEDICAL TOURIST/TRAVELLER					
Accidental Death or Dismemberment	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Disability Income Benefit	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Repatriation of Mortal Remains	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
24 Hour Assistance Service	Included	Included	Included	Included	Included
Additional Medical or Surgical Treatment – Medical Complication	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
Additional Medical or Surgical Treatment for Failed or Unfavorable Outcomes from a Covered Complication	\$1,250	\$2,500	\$2,500	\$2,500	\$2,500
Additional Medical or Surgical Treatment -Thrombosis	\$1,250	\$2,500	\$2,500	\$2,500	\$2,500
Additional Expense - Travel, Meals, or Accommodations	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
Dependent Care/Family Coordination	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
Residence Modification	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
Physiotherapy and Rehabilitation	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
Severe Disfigurement	\$17,500	\$35,000	\$52,500	\$70,000	\$87,500
Loss of Reproductive Function	\$17,500	\$35,000	\$52,500	\$70,000	\$87,500
*TRAVEL COMPANION					
Accidental Death or Dismemberment	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Disability Income Benefit	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000
Repatriation of Mortal Remains	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
24 Hour Assistance Service	Included	Included	Included	Included	Included
	*Coverage for a travel companion is only applicable if you have chosen the option to include a travel companion and paid the applicable participation fee.				
Benefits applicable to all enrolled but exclusive of medical complications					
Emergency Medical Coverage (Accident and Illness)	\$25,000 in excess of \$250	\$25,000 in excess of \$250	\$25,000 in excess of \$250	\$25,000 in excess of \$250	\$25,000 in excess of \$250
Emergency Medical Transportation	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000

Please Note: This coverage highlight is not an insurance policy. Rather, it outlines features of the policy issued to International Helpers (Guernsey) Trust. The cover issued to International Helpers (Guernsey) Trust allows participants in the Trust to be eligible for reimbursement for certain expenses. For further details, please consult the policy or contact:

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Coverage Highlights

Global Protective SolutionsSM (GPS) is cover issued to International Helpers (Guernsey) Trust. Individuals who chose to participate in the Trust are eligible for reimbursement for certain expenses that may result from a complication of a medical travel or medical tourism event or from an accidental injury or illness resulting from travel outside your home country for an approved medical procedure.

In addition to the regular travel accident exposure, the benefits have been enhanced to include results of a covered complication that occur outside your home country and where indicated for up to 6 months after the initial procedure. You will find other policies only include corrective procedure limits for complications of a covered medical procedure and they typically exclude complications from the rest of the policy benefits, such as death and disability.

Complication means Bodily Injury from an approved Medical Procedure which results in a separate medical diagnosis and is incurred whilst a Participant is travelling for the purpose of receiving medical or surgical treatment outside the Participant's country of residence and citizenship. A complication that causes death can not be the result of a previously undiagnosed medical condition that first manifests itself during the Participant's period of travel or within 24 hours of return to the Participant's home country. A complication can not result from the Participant's failure to follow all pre and post procedure medical instructions.

Policy Benefits	Capital Sum Limit Options \$50,000 - \$250,000	Benefit Highlights
Accidental Death & Dismemberment	100% of Capital Sum	Benefits apply to both the travel accident exposure and a covered complication. We are not aware of any other product that includes this benefit for both travel and complications. (CCSVI Patients: Disability is excluded and Accidental Death & Dismemberment excludes complications)
Permanent Total Disability	100% of Capital Sum	
Emergency Medical Transportation	\$50,000	Evacuation as the result of an accident to the nearest qualified medical facility or, if indicated, to the country of residence
Repatriation of Mortal Remains	\$5,000	Repatriation means the cost of reasonable expenses to return the Participant's deceased body to his or her country of residence
24 Hour Assistance Service provided for Assistance with Worldwide Emergencies	Included	Service provided to assist with travel emergencies and or claim emergencies 24 hours a day, seven days a week and in multiple languages
Emergency Medical Coverage Accidental Injury and Illness not related to a complication or pre-existing condition Subject to a \$250.00 Deductible	\$25,000	This is additional emergency medical benefit for an unforeseen accident or illness associated with travel but not associated with a complication from a medical procedure. Refer to "Additional Medical or Surgical Treatment" for covered medical costs as a result of a complication
Additional Medical or Surgical Treatment as a result of a covered complication	10% of Capital Sum	Designed to assist the medical traveler with additional medical or surgical treatment that would be needed as a result of a covered complication from a medical procedure
Additional Medical or Surgical Treatment for a Failed or Unfavorable Outcome from a Covered Complication	2.5% of Capital Sum or \$2,500 whichever is less	Designed to assist the medical traveler with additional medical or surgical treatment for an unintended or undesired physical affect that may require correcting revisions resulting directly from a covered complication
Additional Medical or Surgical Treatment as a result of a Thrombosis	2.5% of Capital Sum or \$2,500 whichever is less	Designed to assist the medical traveler with additional medical or surgical treatment as a result of a thrombosis. Coverage for a Thrombosis is limited to \$2,500 or 2.5% of the capital sum (whichever is less)
Additional Expenses of Travel, Meals and Accommodations required for a covered corrective procedure	10% of Capital Sum	Additional Expenses of Travel, Meals and Accommodations required for a covered corrective procedure
Dependent Care/Family Coordination expenses incurred as a result of an accidental travel injury or a complication.	10% of Capital Sum	"Dependent Care" means the cost of services required for the care of a participant's dependent that is incurred while the Participant is receiving "Additional Medical or Surgical Treatment". "Family Coordination" means the cost of Travel, Meals and Accommodations for one member of the Participant's immediate family, with whom the participant is travelling, while travelling for "Additional Medical or Surgical Treatment"
Residence Modification	10% of Capital Sum	Coverage for expenses incurred to make medically necessary modifications to the Participant's primary residence. This coverage is not applicable for all procedure types, specifically CCSVI
Physiotherapy and Rehabilitation	10% of Capital Sum	Coverage for required physiotherapy or rehabilitation
Severe Disfigurement	35% of Capital Sum	Coverage for significant physical disfigurement
Loss of Reproductive Function	35% of Capital Sum	Coverage for the loss of the ability to generate offspring

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