

The University of Texas System: Faculty/Staff  
Policy# G210430 - effective 12/31/2021



## GLOBAL ASSISTANCE & INSURANCE PROGRAM

If you need Medical, Security or Travel assistance or Tele-Counseling, regardless of the nature or severity of your situation, contact the On Call Global Response Center 24 hours a day, 7 days a week:

**Call collect from anywhere in the world:** +1 978-651-9722

**Call toll free from US or Canada:** 1-833-328-1091

**Text only number:** +1 844-302-5131

**Email:** [mail@oncallinternational.com](mailto:mail@oncallinternational.com)

**24/7 Live Chat:** [www.oncallinternational.com/chat/direct](http://www.oncallinternational.com/chat/direct)

**Plan ID can be viewed [HERE](#)** (click from your mobile phone to save to your home screen!)

You will be connected directly with an Assistance Coordinator ready to assist you with your inquiry or problem. On Call provides you with a resource experienced in navigating through any crisis and making sure you can continue your trip or get home safely. On Call assists during critical emergencies such as illness or injury that may require an evacuation or during a political or natural disaster event that may threaten your safety. On Call also assists with smaller problems you may not realize you have a resource for. Review a listing of services on the following pages.

Coverage period begins upon departure from the US. Up to 14 days personal travel can be coverage before and after your trip. Coverage is not applicable within the US. US is defined as the 50 states and Washington D.C. for this policy.

Global Assistance Services must be paid and arranged by On Call; no claims for reimbursement of transportation will be considered.

**Tele-counseling is included in this program, learn more [HERE](#).**

The following Plan Description is a summary of coverage for insured participants. This is not a contract of insurance. Coverage is governed by an insurance policy issued to University of Texas System. The policy is underwritten by HDI Global Ltd. Complete information on the insurance is contained in the Certificate of Insurance on file with University of Texas System. If there is a difference between this program description and the certificate wording, the certificate controls.

## SERVICE AND BENEFIT SUMMARY

BENEFIT TABLE	LIMITS PER INSURED PERSON
Medical Evacuation and Repatriation	\$1,000,000
Repatriation of Remains or Burial	\$100,000
Security Evacuation	\$100,000 for evacuation
Emergency Travel Expenses (Reunion)	\$12,500 when in hospital for more than 24 hours
Bereavement Reunion	\$5,000
Return Home due to Felonious Assault	\$5,000
Emergency Travel Expenses due to Felonious Assault	\$5,000
Return of Dependent Children	\$5,000
Return of Traveling Companion	\$2,500
Emergency Bail Bond	\$1,500
Catastrophe Coverage	100% of customary costs up to \$1,000
Search and Rescue	100% of customary costs up to \$10,000
Loss Of Personal Belongings	Up to \$1,000, \$100 maximum per article
Loss of Checked in Luggage	\$500
Luggage Delay	\$200
Lost Documents, Equipment or Money	\$1,000
Trip Interruption	\$2,500
Travel Delay	\$100 a day; Max 5 days
Quarantine	Up to \$5,000 combined single limit (CSL) annual aggregate per insured person/traveler: -Return of travel companion: Up to \$1,500 included under CSL -Hotel Stay: Up to 14 days or \$2,500 included under CSL -Food Costs: Up to \$50 per day for 14 days included under CSL -Change Fee/Airfare: Up to \$1,000 included under CSL

## ADDITIONAL MEDICAL, TRAVEL AND SECURITY ASSISTANCE

You also have access to the following assistance services; there are no monetary benefits associated with these services:

MEDICAL ASSISTANCE	TRAVEL & SECURITY ASSISTANCE
Pre-Trip Planning	Pre-Trip Information & Active Travel Advice
Medical , Dental and Pharmacy Referrals	Translator and Interpreter Assistance
Medical Monitoring	Emergency Travel Funds Assistance
24 Hour Nurse Help Line	Legal Consultation and Referral
Dispatch of Medicine	Lost/Stolen Document Replacement
Coordination of Benefits	Emergency Message Forwarding

## Description of Benefits:

### Emergency Medical Evacuations

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.

### 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.

### Emergency Security Evacuation and Repatriation Expenses

We will pay up to the amount stated in the Benefits Table if You require emergency evacuation to the nearest place of safety and repatriation to either Your Home Country following evacuation as a result of an Insured Event as shown hereunder. Onward travel arrangements to an alternate study or work location will be made upon request by the Participating Organization if alternative arrangements will not delay Evacuation or Repatriation,

### Insured Event

- a. Your Appropriate Authority issues travel advices for the Host Country You are staying in, recommending that certain categories of person which includes You should leave that country or region.
- or -
- b. The recognized Government in Your Host Country:
  - a) Declares a state of emergency necessitating immediate evacuation or
  - b) Formally recommends or instructs that You should leave that country or region for safety or
  - c) Expels You or declares You "persona non grata".
- c. Natural Disaster within Your Host Country which puts Your life in Imminent Physical Danger.
- d. The political or military events in the Host Country put Your life in Imminent Physical Danger.
- e. Following a verified physical attack or threat of physical attack on You.

For benefits to be payable under this section:

1. You must contact Our Emergency Security Company as soon as reasonably practicable after You became aware of any situation that may give rise to an Insured Event or as soon as reasonably possible after the occurrence of the Insured Event. If the Emergency Security Company is not so contacted, Our liability to pay any subsequent claim under this section will cease.
2. You must provide the Emergency Security Company with all reasonable assistance and information requested in a timely manner.
3. You must follow the reasonable advice of the Emergency Security Company at all times.
4. If You are entitled to any refund on unused tickets or returnable deposits or advanced

payments We are entitled to deduct these from the value of any claim.

5. You must be able to reasonably prove that there is Imminent Physical Danger to Your Life with either physical or documented evidence.
6. You must be able to prove that, In the event of physical attack or threat of physical attack, such attack or threat occurred by either physical or documented evidence.

#### **The following exclusions are applicable to**

**Emergency Security Evacuation Expenses:** We will not pay any expense arising directly or indirectly from:

- a. Your failure to reasonably prove that there is any Imminent Physical Danger to Your Life
- b. Your taking part in any political activity or operations of any security or armed forces unless declared to and agreed by Us.
- c. Your failure to maintain and possess duly authorised and issued required immigration, work, residence or similar visas or permits or other relevant documentation required in Your Host Country.
- d. Any evacuation expenses or costs incurred more than 30 days after the event giving rise to your evacuation.
- e. Any expense attributable in whole or in part to debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.
- f. Any Losses incurred by You or claim costs that have been unnecessarily increased by Your unreasonable failure to follow the reasonable advice of Our Emergency Security Company

#### **Emergency Travel Expenses**

We will pay up to the amount stated in the Benefits Table for the following Emergency Travel Expenses The cost of an economy round-trip air or ground transportation ticket for one relative or friend to visit You if You are or are to be hospitalized for

more than 24 hours; and

1. Reasonable expenses for lodging and meals for that relative or friend to remain while You are hospitalised, for a period not to exceed 15 days.
2. The cost of any additional Hotel charges You incur following discharge but during any convalescence period with the relative or friend prior to Your return to Your Home Country, for a period not exceeding 15 days.

#### **Bereavement Reunion**

In the event of the death of the Insured Person while on an Insured Journey We will indemnify the Insured Person's estate for the cost of economy round trip transportation up to the amount stated in the Benefits Table for an assigned advocate to travel to the location of the Insured Person's death to accompany the remains back to the Country of Domicile.

#### **Emergency Travel Expenses due to Felonious Assault**

We will pay the reasonable cost of economy round trip transportation and accommodation up to the amount stated in the Benefits Table incurred by any one relative or friend who has to travel to remain with or escort You home to Your Country of Domicile following a Felonious Assault.

#### **Return Home due to Felonious Assault**

We will pay the reasonable cost of economy transportation up to the amount stated in the Benefits Table Reasonable incurred by You to travel home to Your Country of Domicile following a Felonious Assault.

#### **Return of Dependent Children**

In the event of the death or hospitalization of the Insured Person while on an Insured Journey which leaves dependent children traveling with the Insured Person unattended, We will indemnify the Insured Person's estate for the cost for transportation, and escort as required, to return dependent(s) to a designated advocate.

#### **Return of Traveling Companion**

If an Insured Person's traveling companion loses previously made travel arrangements due to a

delay caused by the Insured Person's medical emergency or death, We will indemnify the cost of economy airfare to return the companion to his or her original departure point. A travel companion must be traveling on the same itinerary as the Insured Person.

### Emergency Bail Bond

We will make the arrangement of a Bail Bond up to the amount stated in the Benefit Table if You have been arrested following a car Accident.

We will only arrange for payment of this benefit following confirmation from you that:  
You can confirm that the financial guarantee of any payment required by Us has been secured through Your credit card or personal assets and that no benefit will be made for payment due to any shortage of funds, error or omission, currency fluctuation or loss of value or any exclusion included under general exclusions.

### Catastrophe Coverage

We will pay up to the amount stated in the Benefits Table if You are forced to move from Your pre-booked accommodation as a result of fire, lightning, explosion, earthquake, avalanche, storm, tempest, tsunami, hurricane, flood, medical epidemic or local government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred for You to continue with the trip or, if the trip cannot be continued, for Your return to Your Home Country.

**The following exclusions are applicable to Catastrophe Coverage:** We will not pay any expense arising directly or indirectly from:

- Any costs incurred following Your decision not to remain in Your booked accommodation when official directives from local or national authorities state that it is acceptable to do so.
- Any costs or expenses payable by or recoverable from the tour operator, airline, hotel or other provider of services.

### Search and Rescue

We will pay up to the amount stated in the Benefits Table for all reasonable and necessary costs incurred by the authorities in searching for You and bringing You to a place of safety You are either (1) reported missing and it is known or reported that You may have sustained Accidental Bodily Injury or suffered illness, or (2) the weather conditions are such that to in order to prevent Accidental Bodily Injury or the suffering of illness the police or rescue authorities instigate a search and rescue for You. For benefits to be payable under this section:

- You must comply at all times with local safety advice that is offered to all members of the public and You must comply with all recommendations and restrictions prevalent at the time.
- You must agree that the chargeable proportion of any search and rescue made by Us will be limited to the amount stated in the Benefit Table.
- You must agree that expenses will only be made by Us to the time where You are recovered by Our search and rescue team and no additional payment will be made by Us if we decided that continuing the search is no longer viable.
- You must obtain an additional written report from the authorities and provided it to Us before an expense can be paid.

**The following exclusions are applicable to Search and Rescue:** We will not pay any expense arising directly or indirectly from:

- Any circumstances where You were knowingly endangering Your life.
- Any activities where Your experience or skill level falls below those reasonably required to participate in such activities.

### Loss of Personal Belongings

We will pay You up to the amount stated in the Benefit Table in relation to Loss of Personal Belongings if Your Personal Belongings are lost or stolen less a consideration, if applicable, for wear, tear and depreciation. For benefits to be payable under this section:

- You must ensure that any Valuables are locked in a suitable sized safe or safety

- deposit box provided by Your accommodation provider, or if safe or safety deposit box are not available, in Your locked accommodation and there is evidence that entry into the accommodation was affected by violent and forcible means
2. You must report the theft of Your Personal Belongings or Luggage to the Police (and the hotel management if it is stolen in a hotel) as soon as is reasonably practicable and an written report is obtained from the appropriate authorities and provided by You to Us.
  3. You must provide proof of ownership of any Valuables.
  4. You must provide proof of purchase of replacement items of clothing or toiletries.
  5. Any loss or damage occurring in the custody of an airline or other transport carrier must be reported immediately upon discovery and in the case of an airline a Property Irregularity Report must be obtained by You and provided to Us.
  6. You must take all reasonable precautions for the safety of any insured article.
  7. We are entitled to take and keep possession of any valuable and to manage all aspects of any salvage in a reasonable manner.
  8. We will decide, based on our own opinion, whether we repair or replace any valuable for which a benefit is paid to You under this section.
- ii. There is evidence that entry was affected by violent and forcible means.
  - iii. Other than between the hours of 8.00pm and 8.00am.
  - c. Any Valuables stolen from an Unattended vehicle.
  - d. Any Valuables left unattended by You in Your accommodation if the accommodation is left unlocked or the valuables were not left in a suitable sized safe or safety deposit box. However, this exclusion will not apply if a suitable sized safe or safe deposit box was not available and there is evidence that entry into the accommodation was affected by violent and forcible means.
  - e. Loss of or damage to Valuables contained in baggage while such baggage is in the custody of an airline or other carrier and outside Your control.
  - f. Loss or corruption of or damage to software, information or data contained in any computer, tapes or recording equipment or any consequential loss arising there from
  - g. Loss or damage due to:
    - i. Moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration.
    - ii. Inherent mechanical or electrical failure, breakdown or derangement.
    - iii. Any process of cleaning, restoring, repairing or alteration.
  - h. More than a reasonable proportion of the total value of a pair or set where the lost or damaged article is part of a pair or set.
  - i. Loss of or damage to pedal or motor cycles, watercraft, prams, buggies, pushchairs and wheelchairs.
  - j. Loss of or damage to stamps, documents (other than Passports), contact or corneal lenses, dentures, hearing-aids, fragile articles or business goods and samples.
  - k. Loss due to confiscation or detention by customs or any other authority.
  - l. Loss of or damage to sports equipment while in use.

**The following exclusions apply to Loss of Personal Belongings:** We shall not be liable for any expense arising directly or indirectly from:

- a. Any amount within the Deductible, as shown in the Benefits Table.
- b. Any Personal Belongings stolen from an Unattended vehicle unless
  - i. They were in the locked boot of the vehicle or concealed by a parcel shelf in the fixed position in a hatchback or estate vehicle or in the case of campervans and motorhomes locked away and out of public view.

- m. Any article more specifically insured or recoverable under any other insurance.
- n. Loss or damage to mobile phones or lap tops or tablets or other similar devices arising from any coverage under the manufacturer's warranty or, unexplained disappearance or, any loss of airtime or, loss or damage due to moisture or, superficial damage due to chipping or cracking screen or damage due to any theft not reported to the police within 24 hours.

### Loss of checked in Luggage

We 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:

1. 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
2. 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
3. You must provide Us 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
4. Any expense will only be paid by Us 10 days after the items have been lost

### Luggage Delay

We will pay up to the amount stated in the Benefits

Table if the common carrier on which You are booked to travel on Your outward or return trip has delayed your Luggage due to strike, industrial action, adverse weather conditions, traffic flow congestion or mechanical breakdown for at least 24 hours. Prior to payment by Us, You must provide original written details from the airline, shipping company, coach or train operators detailing the length of and reason for the delay or, in respect of mechanical breakdown, a garage or motoring organization report confirming the date, cause and time of the breakdown.

### The following exclusions are applicable to

**Luggage Delay:** We will not pay any expense arising directly or indirectly from:

- a. Your failure to check in for departure before the scheduled departure time and in accordance with the travel operator's ticket itinerary.
- b. Your departure or arrival was delayed as a result of strike or industrial action that was public knowledge when Your travel arrangements were first booked.
- c. Your failure to obtain written confirmation from Your carriers or the handling agents of the total time of the Luggage delay and the reason for such delay
- d. Compensation is recoverable from the common carrier

### Lost Documents or Money

We will pay up to the amount stated in the Benefits Table if Your personal Documents or Money are lost or stolen: For benefits to be payable under this section:

1. You must ensure your documents or monies are in a locked safe or safety deposit box provided by Your accommodation provider and there must be evidence of forcible and violent entry for any benefit to be paid.
2. You must report the loss to the police or equivalent local law enforcement authority as soon as reasonably

practicable after discovery and a written police report obtained and sent to Us.

**The following exclusions are applicable to Lost**

**Documents or Money:** We will not be liable for any expense arising directly or indirectly from;

- a. Any amount within the Deductible, as shown in the Benefits Table.
- b. Loss due to confiscation or detention by customs or any other authority.
- c. Loss due to devaluation of currency or shortage due to error or omission during monetary transaction
- d. Loss of promotional vouchers or awards or any goods or services obtained through the conversion of such voucher or awards
- e. Loss of travelers' checks where the issuing company provides a replacement service
- f. Loss of travelers' checks or checks not reported to the local bank or agent of the supplier as soon as reasonably practicable.
- g. Any loss resulting from loss or theft of credit cards
- h. Money and/or documents left unattended by You in Your accommodation if the accommodation is left unlocked or the Money and/or documents were not left in a suitable sized safe or safety deposit box. However, this exclusion will not apply if a suitable sized safe or safe deposit box was not available and there is evidence that entry into the accommodation was affected by violent and forcible means.
- i. Money and/or documents in the custody of a person who does not have official responsibility for the safekeeping of the property

**Trip Interruption**

We will pay up to the amount shown in the Benefit Table following receipt by Us of proof of the cost to You of an economy one-way air or ground

transportation ticket for You to return to Your Home Country as 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.

**Travel Delay**

We will pay up to the amount stated in the Benefits Table if the common carrier on which You are booked to travel on Your outward or return trip is delayed due to strike, industrial action, adverse weather conditions, traffic flow congestion or mechanical breakdown for at least 24 hours. Prior to payment by Us, You must provide original written details from the airline, shipping company, coach or train operators detailing the length of and reason for the delay or, in respect of mechanical breakdown, a garage or motoring organization report confirming the date, cause and time of the breakdown.

**The following exclusions are applicable to Travel**

**Delay:** We will not pay any expense arising directly or indirectly from:

- a. Your failure to check in for departure before the scheduled departure time and in accordance with the travel operators ticket itinerary.
- b. Your departure or arrival was delayed as a result of strike or industrial action that was public knowledge when Your travel arrangements were first booked.
- c. Your failure to obtain written confirmation from Your carriers or the handling agents of the total time of the delay and the reason for such delay
- d. Your failure to accept alternative means of transport within the time delay period where and when offered to You on reasonable terms.
- e. Compensation is recoverable from the common carrier

**Quarantine Benefit**



We will pay Additional Costs up to the amount as stated in the benefits table if You or someone booked to travel with you are held in Quarantine by order or other requirement of a government or public authority, based on their qualified belief that you or someone booked to travel with you have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID19). (This assessment by a government or public authority needs to be written in order to claim)

We will also pay if You or someone booked to travel with you are refused boarding of the public transport on which you are booked to travel, on the order of government, public authority or carrier, due to you or someone booked to travel with you displaying symptoms of a contagious disease (including an epidemic or a pandemic disease such as COVID-19).

The following definitions are applicable to Quarantine Coverage

**Quarantine:** Mandatory confinement intended to stop the spread of a contagious disease to which you or someone booked to travel with you has been exposed.

**Additional Costs:** The benefits provided herein are reasonable and necessary costs in addition to costs already incurred by You or Your travelling companion

**Additional Isolation Accommodation:** Accommodation costs in excess of the Hotel Stay benefit as shown in the schedule of benefits

**The following exclusions are applicable to**

**Quarantine Coverage:** We will not pay any expense arising directly or indirectly from:

- a. Any trip delay caused by Quarantine on the cruise ship due to a contagious disease.
- b. Travel arrangements and Additional Costs that were neither coordinated by nor approved by the Assistance Company in advance.

- c. The cost of any Additional Isolation Accommodation requirements imposed by Your country of destination upon arrival or your country of origin upon return regardless of whether you have tested positive or negative for Covid 19.
- d. This benefit excludes any Quarantine that applies generally or broadly to some or all of a population, vessel, geographical area, or that applies based on where you are travelling to, from or through.

## Exclusions

The following exclusions apply to all sections

We will not pay any expenses resulting indirectly or directly from:

- a. Your claim for any losses that are not directly covered by the terms and conditions of this Policy.
- b. Your claim for additional expense(s) or fee(s) arising from errors or omissions in your booking arrangements or your failure to obtain relevant visa or passport documents.
- c. Your claim occurring because you act illegally or break any government prohibition, travel warning or regulation including visa requirements.
- d. Your claim occurring if You fail to be in compliance with all conditions and provisions of this insurance
- e. Your claim occurring from You being in control of or a motor cycle or vehicle without a current motorcycle or vehicle license valid for the country you are travelling in or You being a passenger travelling on a motorcycle or in a motor vehicle that is in the control of a person that does not hold a current motorcycle or motor vehicle license valid for the country you are travelling in.
- f. Your claim arising because You did not follow advice of Your Home Country government or Appropriate Authorities or other official body's warning against travel to a particular country or parts of a country, unless such travel has been declared and accepted by Us. (any UT System IOC approved travel is not excluded).

- g. Your claim arising from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military, any nuclear reaction or contamination from nuclear weapons or radioactivity, biological and or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear or as a result of your service in the military, naval or air service of any country or Acts of Terrorism (other than for personal accident, medical expenses, Emergency Medical Evacuation, Repatriations , Repatriation of Remains and Burial and Emergency Reunion, Emergency Security Evacuation and Repatriation, Trip Interruption and Cancellation of trip where You have no direct or indirect involvement in the Act of Terrorism).
- h. Your claim arising from an Injury sustained while participating in intercollegiate, professional or semi-professional sports.
- i. Your claim arising because you dive underwater using an artificial breathing apparatus, unless you are PADI or NAUI certified or hold an open water diving license issued in the USA or you were diving under licensed instruction.
- j. Your claim arising from treatment of Substance Abuse.
- k. Your claim occurring out of you flying other than as a passenger in a licensed passenger carrying aircraft or charter company.
- l. Your claims arising from Your failure to comply with the current safety rules and regulations in place for the sport or activity You are undertaking.
- m. Your claim arising from Your engaging in any form of Physical Manual Work as defined herein unless such activities are a usual and necessary part of the academic curriculum.
- n. Your claim arising from off-road motorcycling; scuba diving; jet, snow or water skiing; mountain climbing (where ropes or guides are used); sky diving; amateur automobile racing; automobile racing or automobile speed contests; bungee jumping; spelunking; white water rafting; surfing; or parasailing; unless such

activities are a usual and necessary part of the academic curriculum.

- o. We will not be liable for Medical Expenses incurred by the Insured Person for services provided by any government Hospital or agency, or government sponsored plan for which the Insured Person would not be responsible for such medical expenses in the absence of this policy.

## Definitions

Certain words within your policy have special meanings which are defined as follows:

**Accident:** A sudden, unintentional and unexpected occurrence caused by external, visible means and resulting in Your physical Injury.

**Accidental Bodily Injury:** Injury which is sustained by You as the result of an Accident which solely and independently of any other cause except surgical treatment rendered necessary by the Accident results in Your death, disablement or injury that incurs Medical Expenses.

**Act of Terrorism:** means an act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

**Appropriate Authorities:** The Foreign and Commonwealth Office of the United Kingdom, The United States Department of State, the Foreign Office of Canada or similar authority of Your Home Country.

**Children:** Any person who is unmarried and under 19 years of age or 23 years of age if in full time education and is travelling with an adult insured under this policy.

**Claims Handlers:** means **On Call International** whose contact details are set out in this Policy above.

**Close Relative:** Your Partner, parent(s) or parent(s) in law, grandparent(s), brother(s), brother(s) -in-law sister(s), sister(s)-in-law, Dependents, grandchild(ren).

**Common Carrier:** An airplane, bus, train or watercraft operating for commercial purposes and carrying fare-paying passengers on regularly scheduled and published routes.

**Dependents:** Your natural or legally adopted Children or legal wards, foster or stepchild(ren) of You or those of Your Partner (where applicable) living at the same address who are no older than 19 years of age or 23 years of age if in full time education at the time of the event giving rise to a claim under this insurance Policy.

**Documents:** Means travel tickets, passports and driving licenses held by You for social, domestic and/or pleasure purposes.

**Emergency:** A medical condition manifesting itself by acute signs or symptoms which could reasonably result in placing Your life or limb in danger if medical attention is not provided within 24 hours.

**Emergency Assistance Company** means On Call International whose contact details are set out in this Policy above.

**Emergency Medical Evacuation:** means Your transportation by air and/or surface transportation following Your Accidental Bodily Injury or Illness.

**Emergency Security Company:** means On Call International

**Emergency Security Evacuation:** means Your extraction from the Host Country due to an Insured Event that puts You in imminent physical danger by the most efficient and available method of conveyance. In all cases and where practical, an economy ticket fare will be used and whenever possible Your common carrier tickets will be utilised.

**Felonious Assault:** A violent or criminal act reported to the local authorities which was directed at You during the course of, or an

attempt of, a physical assault resulting in serious injury, kidnapping, or rape.

**Geographic Location:** The country or region You have stated you are travelling to.

**Home Country:** For US Citizens, Home Country is the United States of America, regardless of the location of their principal residence. For non-US Citizens, Home Country is the country where they principally reside and receive regular mail.

**Hospital:** An institution which operates as a hospital pursuant to law, and is licensed by the State or Country in which it operates; and operates primarily for the reception, care and treatment of sick or injured persons as Inpatients; and provides 24-hour nursing service by Registered Nurses on duty or call; and has a staff of one or more Physicians available at all times; and provides organized facilities and equipment for diagnosis and treatment of acute medical conditions on its premises; and is not primarily a long-term care facility, Extended Care Facility, nursing, rest, Custodial Care or convalescent home, a place for the aged, drug addicts, alcoholics or runaways; or similar establishment.

**Host Country:** Means the destination country within the Geographical Location You are traveling to.

**Illness:** A sickness, disorder, pathology, abnormality, ailment, disease or any other medical, physical or health condition. For purposes of this insurance, Illness includes Complications of Pregnancy during the first 26 weeks of Pregnancy. Illness does not include learning disabilities, attitudinal disorders or disciplinary problems.

**Imminent Physical Danger:** means You are subject to possible physical Injury or Illness that could result in Your grave physical harm or death.

**Incurred:** A charge is incurred on the date the service is provided or supply is purchased.

**Injury:** Bodily injury resulting from an Accident.

**Inpatient:** When You are an overnight resident patient of a Hospital, using and being charged for room and board.

**Incidental Travel Days** A related trip up to a maximum of 14 days taken before, during and/or immediately after the coverage period for overnight stays outside Your Home Country or Your Host Country.

**Luggage:** means the personal articles, which are Your property for which You are responsible and which are taken or acquired while travelling.

**Medically Necessary:** A service or supply which is necessary and appropriate for the diagnosis or treatment of an Illness or Accidental Bodily Injury based on generally accepted current medical practice. A service or supply will not be considered Medically Necessary if it is provided only as a convenience to You and/or is not appropriate for Your diagnosed symptoms, and/or exceeds in scope, duration or intensity that level of care which is needed to provide safe, adequate and appropriate diagnosis or treatment of an Illness or Injury.

**Medical Practitioner:** means someone who practices medicine.

**Money:** Coins, bank notes, postal or money orders, signed travelers checks and other checks letters of credit, travel tickets, petrol coupons or other prepaid coupons which belong to or are in the custody and control of You and are intended for travel, meals, accommodation and personal expenditure only.

**Natural Disaster:** Any avalanche, earthquake, flood, hurricane, impact event, landslides, mudslides, tornado, tsunami, tropical cyclone, typhoon, volcanic eruption, and wildfire.

**Nearest Place of Safety:** means a location determined by our Emergency Security Company where You can either be presumed safe from the Insured Event that precipitated Your Evacuation or a location that has available access to transportation to Your Home Country

**Partner:** Your spouse or civil partner living at the same address as You for the last 12 months and sharing financial living expenses and where applicable is also responsible for Your Dependents.

**Personal Belongings:** means personal articles, which are Your property; or property for which You are responsible and which is taken on or acquired during Your trip.

**Physical Manual Work:** Any work involving physical labor such as but not limited to building, butchery, construction, farming, fishing, forestry, meat packing, mining, maintenance or involving the use of power tools or hazardous equipment such as explosives.

**Physician:** Means a qualified doctor of medicine lawfully licensed to practice in the place where medical services are performed but this does not include You or a relative of Yours.

**Plan Administrator:** On Call International who is the insurance advisor You or the Participating Organization arranges coverage from.

**Registered Nurse:** A nurse who has been registered or licensed to practice by a State Board of Nurse Examiners or other state authority, and who is legally entitled to place the letters "RN" after his or her name.

**Repatriation:** means Your transportation by air and/or surface transportation with a qualified medical attendant to Your Home Country to obtain further medical treatment or to recover or both.

**Repatriation of Remains:** The ground or air transportation of Your bodily remains or ashes to Your Home Country including the costs of preparation of the remains necessary for transportation.

**Student:** means a person who is studying at college or university or other place of higher education.

**Us, We or Our:** HDI Global Specialty SE, UK Branch.

**Unattended:** Outside of Your custody, care and control and beyond the reasonable prospect of You being able to prevent unauthorized interference with it.

**Usual, Reasonable and Customary:** In relation to a charge, the most common charge for similar



services, medicines or supplies within the area in which the charge is incurred, so long as those charges are reasonable. What is defined as Usual, Reasonable and Customary charges will be determined by the following factors: the level of skill, extent of training, and experience required to perform the procedure or service; the length of time required to perform the procedure or services as compared to the length of time required to perform other similar services; the severity or nature of the Illness or Injury being treated; the amount charged for the same or comparable services, medicines or supplies in the locality; the amount

charged for the same or comparable services, medicines or supplies in.

**Valuables:** Cameras, photographic, audio, video, computer, telecommunications and electrical equipment, telescopes, binoculars, spectacles, sunglasses, antiques, watches, jewelry, furs and articles made of precious stones and metals.

**You or Your or Insured:** means the person or persons named in the Certificate of Insurance as the insured or the insureds under this Policy.

This is a brief summary of coverage for insured participants covered under Policy Number G210430. This is not a contract of insurance. Coverage is governed by an insurance policy issued to University of Texas System. The policy is underwritten by HDI Global Specialty SE, UK Branch. Complete information on the insurance is contained in the Certificate of Insurance on file with The University of Texas System. If there is a difference between this program description and the certificate wording, the certificate controls.

## Claims Provisions

As soon as reasonably possible after the happening of any incident likely to give rise to a claim under this Policy (but in any event no later than 90 days after the date discovery of loss) You must notify On Call International of such incident. Transportation must be paid and arranged, or approved, by On Call; no claims for reimbursement of transportation will be considered otherwise.

**tpaclaims@oncallinternational.com**

or

On Call International

11 Manor Parkway, Salem, NH 03079

Tel: 603 328 1300 | Fax: 603 328-1770

[www.oncallinternational.com](http://www.oncallinternational.com)

## Additional plan information

Plan documents, claim forms and pre-trip departure resources:

<https://myoncallportal.com>

Portal Group ID: 100143CPPD21

## Adding On Call To Your Phone Contacts

Did you know that some smart phone operating systems are now automatically sending any calls from numbers they don't recognize to voicemail without any notification to the user? This is to reduce spam calls for their customers, but it could have a negative effect when you are trying to get help abroad. So take a moment to complete this simple pre-trip step to ensure you are best prepared for your international travel.

**How To:** Most smartphone have a QR scanner in the phone – just open your camera and point it at the code. If you do not have a scanner, simply [CLICK HERE](#).

This will give you a link to download a digital contact card pre-loaded with On Call's detailed contact and plan information. This is not an app - it will simply add a pre-loaded contact in your phone's native contact app. Taking this step not only ensures that you'll have On Call info should you need it, but also that you will recognize when On Call is contacting you.

