

GENERAL EXCLUSIONS CONTINUED:

A pre-existing condition except as defined;

Operating or learning to operate any aircraft, or performing duties as a member of the crew on any aircraft;

Any expenses incurred in a home country of residence or country of domicile;

Accident, injury or sickness occurring outside of the coverage territory;

Admission to a hospital for the treatment of drug addiction, alcoholism, Acquired Immune Deficiency Syndrome, any mental disorder (including, but not limited to, nervous or emotional, rest cures, disorders, depression or anxiety), circumcision (unless necessary for the treatment of a sickness as may be necessitated due to an injury), vaccination, inoculation, change of life treatments or for cosmetic, elective or plastic surgery, or aseptic treatments of any description unless necessitated as a result of an injury caused by an accident which occurs during the policy term;

Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;

Expenses incurred upon return to the territorial limits of the insured person's country of domicile; or

Any injury, caused by or resulting from the insured person being under the influence of drugs, alcohol or other intoxicants unless prescribed by a physician and taken as prescribed.



This information is a brief description of the important features of the insurance plan. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued in the state in which the policy is delivered. Complete details may be found in the policy on file at your school's office. The policy is subject to the laws of the state in which it was issued.

WHAT TO DO IF A LOSS OCCURS:

In case of a medical or travel emergency, please call:

U.S. or Canada toll free:

1-800-401-2678 or 1-888-873-8394

International Collect:

1-817-826-7008 or 1-817-826-7034

Email: WorldRiskClaimsReporting@aig.com

Web: <https://www.aig.com/wsclaimsreporting>

POLICY NUMBER:

WS11015544

WASHBURN UNIVERSITY OF TOPEKA

ELIGIBILITY:

This insurance plan is available to students who are participating in Study Abroad programs sponsored by Washburn University and who are temporarily engaged in educational activities while outside of the U.S.A.

Please note: expenses incurred upon return to the territorial limits of the insured person's country of domicile or home country of residence are not covered by this policy. Coverage for those expenses by domestic health insurance is advised.



AIG WorldRisk



Travel Accident and Sickness Insurance Plan 2020-2021

*Designed especially for
international travelers and
participants in Study Abroad
programs sponsored by:
Washburn University*

ACCIDENTAL DEATH AND DISMEMBERMENT - 24 HOUR PROTECTION

AIG will pay the specified percentage of the Principal Sum if injury to an insured person during the course of an insured journey results in one of the following losses. The loss must occur within 365 days from the date of the accident which caused the injury.

If more than one loss results from any one accident, only the largest amount will be paid.

Loss of Life, Both Hands or Feet, Either Hand or Foot and Sight of One Eye, One Hand and One Foot, Sight of Both Eyes, Speech and Hearing in both Ears (100%).

Loss of: Either Hand or Foot, Hearing in Both Ears, Sight of One Eye, Speech (50%).

Loss of: Thumb & Index Finger of Same Hand, Hearing in one Ear (25%).

Loss with regard to:

Hand or Foot means actual severance through or above the wrist and ankle joints;

Eye means entire and irrevocable loss of sight;

Speech or Hearing means entire and irrecoverable loss of speech or hearing of both ears; and

Thumb and Index Finger means actual severance through or above the joint that meets the hand at the palm.

\$20,000 Principal Sum Insured, each Insured Person who is a Student

\$200,000 Aggregate Limit, any one Accident for all Insured Persons who are Students

Exposure

AIG will pay a loss resulting from an accident that an insured person sustains when unavoidably exposed to the elements as if it were due to an injury. The loss must occur within 365 days from the date of the accident which caused the injury.

Disappearance

We will pay the benefit for loss of life if the body of an insured person cannot be located within one year after the forced landing, stranding, sinking or wrecking of a conveyance in which such insured person was a passenger, and it shall be deemed, subject to all other terms and provisions of this coverage, that such insured person shall have suffered loss of life within the meaning of this Travel Accident and Sickness Coverage.

ACCIDENT AND SICKNESS MEDICAL EXPENSE

Policy will pay the reasonable and customary charges, subject to any deductible, for covered medical expenses incurred by an insured person which are not due to pre-existing conditions up to the maximum amount stated in the schedule of limits for the treatment of an injury or sickness sustained by an insured person during the course of an insured journey. All covered medical expenses must be incurred within 365 days from the date of an injury or sickness.

\$10,000 Covered medical expense, each Insured Person who is a student, each Injury or Sickness

\$500 Deductible per Insured Person who is a student, per each Injury or Sickness

EMERGENCY MEDICAL EVACUATION AND TRANSPORTATION

In the event of a medical emergency to an insured person, AIG Travel's in-house medical staff will make a full evaluation. If a medical condition cannot be treated in a local facility, all necessary arrangements will be made to coordinate and arrange emergency medical evacuation and transportation to the nearest most appropriate medical facility. Once stabilized and/or treated, arrangements are made to bring the applicable insured person home.

\$100,000 Covered Expenses, each Insured Person each Serious Injury or Sickness

EMERGENCY FAMILY TRAVEL

Following an insured person's emergency medical evaluation for which such benefit is payable under the coverage, AIG will pay, upon the prior approval of AIG TRAVEL, expenses reasonably incurred up to the maximum shown in the Travel Accident and Sickness Coverage limits.

\$10,000 Covered Expenses each Incurred Person \$25,000 Maximum for all Insured Person(s) any one Accident or Sickness

REPATRIATION OF REMAINS

In the event of death during an insured journey, AIG TRAVEL will make all necessary arrangements for the return of an applicable insured person's mortal remains, including compliance with local government regulations.

\$25,000 Covered expenses, each Insured Person

\$100,000 Maximum for all Insured Person(s) any one Accident or Sickness

GENERAL EXCLUSIONS

(See Policy documents for full list of exclusions, terms and conditions):

Participation in any professional, semi-professional or interscholastic team sports or any bodily contact sport; Participation in contests of speed using a motorized vehicle or bicycle;

Participation in skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing, zip-lining or while riding on a motorcycle;

Congenital anomalies and conditions arising out of or resulting therefrom;

War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power; Intentional use of military force to intercept, prevent, or mitigate any known or suspected terrorism; Service in the military, naval or air service of any country;