

## TIECARE TRAVEL INSURANCE

International educators are among the most frequent travelers in the world, often heading from their home countries to their work assignments several times a year.

To accommodate the unique needs of international educators, TieCare has developed two travel insurance plans that will give peace of mind when enduring the hustle and bustle of planes, trains and automobiles.

TieCare has developed a travel plan that includes emergency medical treatment for those who do not have worldwide health insurance, and a second plan that focuses solely on travel-specific benefits — such as lost luggage and baggage delays — for those who already have medical coverage anywhere in the world, such as through TieCare's WorldCare health insurance.

There is no prerequisite to purchase TieCare health insurance prior to purchasing our travel insurance. But the advantage to having both health and travel coverage under TieCare is the seamless integration of your policies and a single point of contact to handle your emergencies.

TieCare travel insurance is available to individuals through an easy-to-use web portal and is purchased on an annual basis. The entire process takes less than 10 minutes — and your documents are emailed to you upon completion of your transaction!

TieCare's individual travel policies are issued on an annual basis and cover educators for an unlimited number of trips during the year, with maximum trip lengths of 42 or 90 days in duration.

The policy covers leisure and business travel — including trips to educational conferences and during work assignments — and coverage for dependents is also available.

Take advantage of TieCare's expertise in the international educational marketplace and add travel insurance to your portfolio today!

## TIECARE INTERNATIONAL TRAVEL INSURANCE



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## TIECARE TRAVEL INSURANCE TERMS AND CONDITIONS

SCHEDULE OF BENEFITS		
Benefit	Coverage	Benefit Limits (\$, €, £)
**1	Emergency Medical Evacuation Accompaniment    Compassionate Repatriation (Family Return)    Air Ambulance Continuation        Repatriation for Medical Treatment                            Care Management	100,000
**2	Emergency and Accidental Medical Treatment (Non-Sports) Any one event maximum coverage - (\$, €, £) 1,000,000 when applicable) All coverage subject to Usual and Customary Limits. Preferred Provider Networks when available for Direct Payment. Acute/emergency illness and injury. Treatment by authorized physicians, nurses and specialists. Hospitalization (semi-private rooms). Surgery, anesthesiologist. Prescribed medicines, dressings. Local transport to and from the place of treatment. Treatment by physiotherapists and chiropractors (\$, €, £) 2,500. Medically necessary required durable medical equipment. Emergency dental treatment for immediate relief of pain (\$, €, £) 500. Repatriation to home country upon medical stabilization. This policy does NOT cover (See policy terms, conditions and exclusions) Treatment of pre-existing for the last 12 months. General or Preventative Medical Conditions. Chronic or recurring illnesses and disorders.	100,000
**3	Emergency Medical Treatment (Sports) OPTIONAL All medical features as above. Coverage for all non-hazardous sports. Individual Travel for Interscholastic/Intramural/club sports. Limited motorcycle and sports vehicle coverage for injuries only Professional sports not covered.	100,000
4	Repatriation of Mortal Remains	20,000
5	24/7 Emergency Assistance via GBG Assist	Included
6	ATMSafe - Bank Card Theft Protection	500
7	Baggage Delay	100 per day 700 max
8	Baggage Loss / Theft (per item/ total benefit) (\$, €, £) 100 deductible	300 / 1,500
9	Personal Liability	10,000
10	Personal Accident - Accidental Death & Disability / Permanent Total Disability	10,000
11	Additional Hospital Benefit (per day / total benefit)	75 / 600
12	Carjacking	5,000
13	Money and Documents (tickets, cash, banknotes)	500
14	Loss of Passport	250
15	Travel Delay	1,000
16	Missed Departure	1,000
17	Legal Expenses	10,000
18	Hijacking	1,000
19	Emergency evacuations for non-medical reasons, including war, civil unrest, or other causes.	1,500
20	Cancellation and Curtailment (\$ € £) 100.00 deductible	1,000
*Some limitations apply; see policy for details. **Benefits are excluded from non-medical travel only policies		