

## Chubb Educational Travel Insurance Frequently Asked Questions For Individual Travelers



Studying in another country brings a new set of challenges. Whether planning weekend trips in between studies or figuring out how to refill your prescription while away from home, there's a lot to think about. Chubb's Educational Travel product is here to make things easier. This insurance plan offers comprehensive coverage that meets the requirements for participants of educational programs whether traveling into or out of the U.S. Coverage includes 24/7 access to Travel Assistance Services to connect you with solutions to medical or travel related issues you may encounter abroad. Chubb's Educational Travel product goes wherever you go—without requiring luggage space!

### Quick Reference

This FAQ will present answers you may be searching for in regards to:

- [Plan Information](#)
- [Enrollment](#)
- [Coverage](#)
- [Assistance Services & Claims](#)
- [Administrative/Customer Service](#)

### Plan Information

#### **What is educational travel insurance?**

This insurance covers individuals traveling abroad for educational purposes. Most educational travel insurance plans include accident and medical benefits as well as accidental death and dismemberment, emergency medical evacuation, and repatriation benefits. Chubb's Educational Travel insurance is uniquely designed to provide peace of mind and coverage for unexpected risks when traveling outside your home country.

#### **Why do I need educational travel insurance?**

Individuals traveling outside of their home country need assistance that will help them in the event of sudden illness or serious injury, since many health insurance plans do not extend beyond your home country. Educational travel insurance provides accident and sickness benefits and valuable travel assistance services to individuals while they are traveling outside of their home country. Chubb's Educational Travel plans also meet the J-1 program Visa requirements for participants coming to the U.S.

#### **What makes Chubb Educational Travel insurance plans the right choice?**

Chubb is a premier global underwriter of travel insurance and travel risk programs covering individuals around the world. Our travel programs are especially designed to provide you with travel related benefits not typically

covered by other insurance plans you may have. Chubb's comprehensive travel services are available to help you plan your trip and keep you informed and able to respond should an unexpected event occur while you are traveling.

### **How will I know which plan is best for me?**

You may want to consider our comprehensive Travel Savvy®<sup>SM</sup> plan. This plan includes a \$250,000 maximum benefit for medical expenses, along with emergency evacuation and repatriation benefits, and travel inconvenience benefits like trip cancellation and interruption. All of our plans will respond with emergency medical benefits at the point of service if you are injured or become seriously ill while traveling. For shorter trips, you may find the Travel Sense<sup>SM</sup> plan provides the level of coverage you need.

### **Why should I spend the extra money to buy travel insurance?**

The average travel insurance plan is a small percentage compared to what you paid for your travels. If an unexpected medical emergency happens, you could be looking at tens of thousands of dollars in out-of-pocket medical bills since many health insurance plans do not provide coverage when traveling internationally. If you are traveling to the US, many health insurance plans have high out-of-pocket costs when you are outside of your home network. Our Travel Savvy® or Travel Wise® plans include coverage for trip cancellation and interruption, emergency medical, personal accident, baggage, trip delay and security evacuation.

## **Enrollment**

### **How do I sign up for coverage?**

You may enroll online with our simple to use enrollment platform at <https://secure.visit-aci.com/edutravel/>.

### **What information will I need to get a quote or purchase travel insurance?**

You will need to provide us with specific details about your planned travel, including:

1. whether you are traveling to or from the U.S.;
2. where you are traveling (all travel destination(s));
3. travel start date and end date;
4. your date of birth;
5. your state of residence or home country, if traveling out of the U.S.;

### **I have multiple destinations; do I need to list all of them?**

Yes, please list all your travel destinations.

### **Can I put everyone traveling on the same policy?**

Your dependents traveling with you can be added to the same policy. Other travelers will need to enroll separately.

### **My trip abroad begins in several months. How soon can I enroll?**

You may enroll as early as 6 months prior to the start date of your trip. If your trip starts tomorrow, or if you are already traveling, the earliest start date you may select during enrollment is the next day. Coverage cannot begin on the date of enrollment.

### **What payment methods are accepted?**

You may make payments online via credit card; we currently accept Visa and MasterCard.

### **What documents will I receive upon enrollment?**

Once you have successfully enrolled, a confirmation email will be sent to the email address you provide. This email

will include access to your confirmation statement, which includes your assistance ID card, policy and claims forms to print or download. You may also download your documents directly from the site; they are available immediately after your purchase is made. If you'd like a copy of your policy documents mailed to you, please contact Customer Service by calling 888-293-9229 or emailing your request to [enrollmentservices@acitpa.com](mailto:enrollmentservices@acitpa.com).

**My name is spelled incorrectly, how do I change that? Is it really necessary?**

Yes, it is important that your name be spelled correctly in the event that you need to submit a claim. A simple name change can be handled by contacting Customer Service by calling 888-293-9229 or emailing your requested change to [enrollmentservices@acitpa.com](mailto:enrollmentservices@acitpa.com). One of our agents will be happy to assist you.

**My travel dates have changed. How do I update my policy? Will there be an additional charge?**

If your travel dates change and your trip coverage remains the same, you can simply call our Customer Service at 888-293-9229 or email your changes to [enrollmentservices@acitpa.com](mailto:enrollmentservices@acitpa.com). They will make the necessary updates to your policy. There may be additional premium charges that apply.

**How do I get a premium refund on my policy?**

A full refund of premium will be provided in the event that the traveler cancels their policy during the "Free Look" period identified in your policy documents. Please contact a Customer Service Agent at 888-293-9229 or email [enrollmentservices@acitpa.com](mailto:enrollmentservices@acitpa.com) if you have any questions.

**Coverage**

**What does each plan cover?**

Click on "Our Plans" from the [enrollment site](#) for an overview of the benefits available in each plan.

**What is the maximum period of coverage for a trip?**

The maximum coverage period you may purchase for a trip is 180 days. However, you may purchase a new policy for a trip lasting longer than 180 days.

**Do you have a plan that only covers medical?**

No. All three plans include medical expense benefits in addition to other travel benefits, such as emergency evacuation and repatriation of remains. The Travel Savvy® or Travel Wise® plans cover the basics – trip cancellation and interruption, trip delay, lost baggage, baggage delay in addition to medical expense. The Travel Sense® Plan does not cover trip cancellation and interruption, lost baggage or baggage delay.

**Can I get a plan without certain coverages that I don't need?**

Not at this time. We offer three plans for you to choose from.

**What is not covered?**

Please read your Outline of Coverage carefully to understand what is NOT covered. You will find these listed under Exclusions; there may be additional exclusions that apply to specific benefits. Please be sure to review your policy carefully as soon as you receive it.

**The laptop in my luggage was broken during travel on my trip. Is that covered?**

No, only replacement costs for clothing and personal hygiene items are covered up to the maximum limit in your policy if you have purchased the Travel Savvy® or Travel Wise® plan, should your luggage be checked onto a common carrier and then lost, stolen or damaged beyond use.

### **Are hazardous activities/extreme sports covered?**

No. We do not cover medical expenses that result from participation in hazardous activities or extreme sports. Such activities include, but are not limited to: off-road motorcycling, scuba diving, jet, snow or water skiing, mountain climbing, sky diving, amateur automobile racing, automobile racing or speed contests, bungee jumping, spelunking, white water rafting, surfing or parasailing; or participation in a club, intramural, intercollegiate, interscholastic, professional or semi-professional sports. Please refer to your policy documents for a complete list of exclusions.

### **Are Pre-existing Medical Conditions covered?**

Pre-existing conditions are covered up to the maximum sublimit in your plan. See your outline of coverage or policy for details. A Pre-existing Medical Condition means: an illness, disease or other condition of the Insured, that in the 12-month period before the Insured's coverage became effective under this Policy: 1) first manifested itself, worsened, became acute or exhibited symptoms that would have caused a person to seek diagnosis, care or treatment; or 2) required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or 3) was treated by a Doctor or treatment had been recommended by a Doctor.

### **Assistance Services & Claims**

#### **Who is my assistance provider?**

Assistance services are provided by AXA Assistance. Please refer to your Confirmation Statement for your I.D. Card.

#### **How do I get help locating a medical provider and/or hospital?**

For help locating a provider overseas, contact our travel assistance provider service, AXA by calling 855.327.1425 (Toll-Free) or 630.694.9802 (Direct). These numbers are also found on your travel assistance ID card.

#### **If I have to be evacuated, will I be able to choose a hospital to go to?**

Our assistance provider's network includes top medical professionals. Keep in mind that due to your condition at the time of evacuation and treatment, you may not be able to travel based on your choice. You will be sent to the nearest licensed medical facility where appropriate medical treatment can be obtained. Please call your assistance services provider immediately in the case of an emergency.

#### **How do I use my medical expense insurance overseas?**

Call our assistance provider to be directed to an appropriate medical provider for your accident or sickness. Present your card to your medical provider at the time of service. Foreign providers can contact your assistance service provider toll-free to verify eligibility and/or benefits at any time – 24/7/365. If you are still required to pay for any medical services, medicines, or equipment out-of-pocket, you should submit those bills and/or receipts to our administrator for reimbursement, along with a completed claim form.

#### **How do I file a claim?**

[Click here](#) to download the claim form. Complete all relevant sections and questions on the claim form that relate to your claim in full. Once you have filed your claim, you will receive a confirmation email from us, and the details on what documentation we need to process your claim.

#### **Where can I get a claim form?**

[Click here](#) to access the Claim Forms or visit the website at <https://secure.visit-aci.com/edutavel/>.

## **Administrative/Customer Service**

### **How can I get a duplicate copy of my policy?**

You may retrieve your policy documents online by going to the enrollment site and entering your birth date, policy ID number and trip departure (coverage start) date or call our Customer Service agents at 888-293-9229 between the hours of 8AM-8PM EST, and they will be happy to email you another copy of your policy for your records. You can also access the site using the links within your confirmation email which include online access to your insurance documentation such as your coverage overview, confirmation statement, Travel Assistance Services contact information, copy of your Policy, and claim form if needed.

### **I need to submit a proof of insurance to my school and also to the consulate to obtain my visa; can you provide me with this?**

Yes, please send your request for proof of insurance to us by calling 888-293-9229 or email us at [enrollmentservices@acitpa.com](mailto:enrollmentservices@acitpa.com) and our Customer Service will send you proof of insurance.

### **I am on my trip, and I want to stay longer, can my policy be extended to cover the extra days?**

If your initial trip was less than 180 days, you may call our Customer Service at 888-293-9229 to update your policy to incorporate the extended days and will need to pay the additional premium required. Otherwise, simply go back online to purchase additional coverage for a new term.

### **How do I use the online enrollment?**

[Click here](#) to access the online enrollment. If you have questions, please do not hesitate to contact the Plan Administrator by email at [enrollmentservices@acitpa.com](mailto:enrollmentservices@acitpa.com) or call 888-293-9229.

### **What should I do if I'm having a technical issue with the website?**

Please contact us at 888-293-9229 or email us at [enrollmentservices@acitpa.com](mailto:enrollmentservices@acitpa.com), include "Technical issue with the website" in the subject line, describe the issue and give us your contact info so that we can let you know when the issue is resolved.

### **How are policy quotes and prices determined?**

The policy pricing will depend on the level of coverage in the plan selected. Each state has their own rules and regulations so there may be exceptions to coverages/limits; this may result in different plan features and different costs based on each state.

### **Do I have to pay up front for the full period of coverage?**

Yes. Payment for the full coverage period is required at the time of enrollment.

### **If I read this policy and don't want it can I cancel it?**

Absolutely, if you cancel your policy within the "Free Look" period your insurance premium will be fully refunded minus the non-refundable transaction fee.

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