



Study Abroad Emergency Response Guideline
OFFICE OF INTERNATIONAL AFFAIRS
Grossley Hall, Room 115

INTRODUCTION

Purpose:

The Study Abroad Emergency Response Guideline is intended to serve as a guide for all staff, faculty, and administrators responsible for implementation of Delaware State University's study abroad programs.

Delaware State University has study abroad programs and exchanges globally. In managing these programs and exchanges, health, safety and security issues are paramount. Although there is no single plan that can address all potential problems that may arise overseas, Delaware State University has formulated this *Study Abroad Emergency Response Guideline* for students, staff, and faculty. Therefore, the following policy regarding study abroad and U.S. State Department Travel Warnings has been developed by the Office of International Affairs.

Prior to any student participating in a Delaware State University study abroad program, he/she is required to attend all pre-departure orientations. In addition, each student will receive the DSU Study Abroad Handbook in which safety and security are discussed on pages 5-10.

The Study Abroad Emergency Response Team consists of the Provost & Vice President for Academic Affairs or a designee, Associate Vice President for International Affairs, Director of Study Abroad and International Student Services, Vice President for Student Affairs, Risk Manager, Chief of Police, and on-site Program Directors. The Study Abroad Emergency Response Team regularly monitors safety issues in each of our program locations. A review of all study abroad programs is conducted in which safety, security, and overall quality is measured. All Program Directors should carry an international cell phone to facilitate emergency communications. In extreme cases, at the discretion of the Associate Vice President for International Affairs and the Provost Office, any program deemed to dangerous to execute may be postponed or cancelled.

Study Abroad Emergency Response Team

In the event of an emergency or crisis that calls into question the immediate safety of DSU students, faculty and staff on overseas programs, the following individuals or their designees will convene at the earliest possible time to coordinate the University's response. The Study Abroad Emergency Response Team consists of the following members:

- Associate Vice President for International Affairs
- Provost & Vice President for Academic Affairs or a designee
- Vice President for Student Affairs
- Chief of Police or a designee
- Safety and Risk Manager
- Director of International Student Services & Study Abroad

Conditions requiring crisis management

Emergencies are those situations that pose a genuine risk to the safety and well-being of the study abroad participants. The emergency response plan will be activated under the

circumstances listed below. While the list is not exhaustive, it includes examples of situations that have the potential to require a response:

- Accident/Injury
- Illness
- Sexual Assault
- Arrest/legal problems
- Natural disasters
- Recommendation of suspension/cancellation by the host country program staff
- Specific Travel Warnings and other directives by the US Department of State and/or US Embassy
- Wide-spread contagious disease or other health-related matter
- War outbreak
- Kidnapping
- Death
- Terrorist activity in the program city/country
- Protracted or indefinite closure of the host university
- Disruption of public utilities or services
- Civil unrest, violence, and/or rioting

This items listed above is not all-inclusive. There maybe unforeseen circumstances not listed above that may require the program to be terminated. This decision will be made at the discretion of the Associate Vice President for International Affairs or the Vice President for Student Affairs.

Automatic Program Suspension

When a Travel Warning from the U.S. Department of State is in place or is issued for a country in which DSU operates programs, all programs whose participants have yet to depart for travel to the country which is subject to the Travel Warning are automatically suspended. Programs that entail travel to multiple countries can still go forward after removing from the itinerary the country that is subject to the Travel Warning.

When a Program is Underway and 1) a Travel Warning is Announced for the First Time, or 2) an Updated or Revised Travel Warning is Announced While a Waiver Exists

- In the case of an immediate threat to student health, safety or welfare, the Associate Vice President for International Affairs has authority to immediately cancel or alter a program. If immediate action is not required, the process for regular review will be applied immediately and the Study Abroad Emergency Response Team will meet as soon as possible to determine whether the program should be suspended or re-suspended, and whether current participants should be asked to return home.
- If a Travel Warning is announced for a limited time period (for circumstances such as hurricanes or elections), the Associate Vice President for International Affairs will consult with the Study Abroad Emergency Response Team via email to inform them of the announcement and discuss its impact on the program.

Special Note: Delaware State University will not allow students to begin a program at a site that is designated by the U. S. State Department as existing under a travel warning.

PREPARATION

The Office of International Affairs will:

1. File the names of study abroad participants, itineraries, and emergency contact information and provide a copy to Public Safety.
2. File the required forms for each participant abroad (Abroad Application, Travel/Release, Judicial, Medical Information, Drug, Judicial, etc)
3. Provide the Program Directors with contact information at the University in case of an emergency. (see page 9)
4. Develop and regularly review a list of campus, local community, and state agencies and individuals who would be helpful in an emergency.
5. Provide a pre-departure orientation for all students and faculty related to health and safety issues.
6. Verify health insurance coverage for all student participants.
7. Require all participants (both students and faculty) on Delaware State University international programs to obtain International Health Insurance.
8. Provide the U. S. State Department with names and locations of all program participants so that the participants can be offered information and assistance in the case of an emergency. (Program Director's responsibility to enroll students in STEP (travel.state.gov))
9. Ensure on-site staff traveling with students have access to emergency cash/traveler's checks/credit card in case banks and ATMs are not accessible during an emergency.
10. Ensure Program Directors appoint a student leader who will assist the Program Director while abroad and in a crisis situation. In case of an emergency student leaders will have access to the Program Director's files on each participant.

Actions to take upon arrival at program site overseas:

1. Make contact with Consular Officer and Regional Security Officer at the nearest U. S. Embassy or Consulate.
2. Establish an evacuation plan to be implemented should it become necessary to leave the program site due to immediate safety concerns. Share this plan with each participant.
3. Students who travel overnight away from the program site should receive permission and leave contact information with the Program Director.
4. Provide students with information about the nearest hospital and US Embassy.
5. Provide students with local equivalent "911" emergency # for the program location.

ON-SITE RESPONSE

For DSU-sponsored programs in which the Program Director is located on-site with the student participants, the following guidelines apply for response to emergency/crisis situations.

In case of emergency, the Program Director should:

1. Contact all students to make sure they are safe and you should know where they are located. If a student has been injured, ensure his/her physical injuries receive medical attention. If medical assistance is needed, contact student's Insurance Carrier.

2. If immediate local danger exists (civil unrests, natural disaster, etc.), contact the U. S. Embassy or Consulate and ask for advice and assistance.
3. Contact the Office of International Affairs at (302)857-6474 during office hours (8:30am to 4:30pm, otherwise contact Public Safety (302)857-6290 (availability 24 hours). Provide full details about the nature of the crisis and actions taken thus far. Be prepared to give the following information:
 - Your name
 - Which program you are with
 - Where you are
 - Nature of the emergency
 - Telephone number where you may be contacted
4. Begin compiling a chronological log of all actions and correspondence. The log should detail what happened, all phone calls, what steps were taken, when they were taken, with whom staff members talked, and what follow-up actions were necessary.
5. In the event of a localized emergency, gather all program participants and move to a safer location. Once established, notify the Office of International Affairs of new location and contact information.
6. In the event of an incident involving alcohol/drugs, theft, assault of a student, injury/illness, arrest of a student, student behavior problem, or other serious situations involving a student, the Program Director will complete the Student Judicial System Violation/Infraction Report Form (<https://www.desu.edu/student-life/judicial-affairs>) and fax or e-mail it as soon as possible to the Judicial Affairs Office (judicialaffairs@desu.edu or 302-857-6472 and notify the OIA that a report was filed. The OIA will follow up and provide support if necessary. In the event University Relations has been contacted about the incident, this will also allow the OIA to effectively discuss the incident with University Relations.
7. If a Program Director dies while leading a program abroad, the Study Abroad Emergency Response Team will plan the next steps regarding the program. Based on information about the program and the participants, the OIA will recommend to the Dean of the College and the Provost whether or not the program should continue. The Dean or Provost Office will contact the family of the deceased. If a Program Director is admitted to the hospital while abroad, the Assistant Program Director will take immediate responsibility for decision-making regarding the program, including determining, in consultation with the Dean of the College, whether or not the program will continue. The appointed student leader will assist with his/her peers on the program.
8. If a student dies while abroad, the Program Director should:
 - Verify the identity of the student and gather as much information as possible regarding the cause of death.
 - Contact the OIA immediately. Do not attempt to contact the family. The OIA will contact the VP for Student Affairs who will contact the family. The OIA will also consult with the Counseling Office and resources will be made available for other program participants.
 - Notify the US embassy or consulate (if student is not a US citizen or permanent resident, notify the embassy or consulate of citizenship) and the local police as soon as possible.
 - Make sure the student's belongings are safely stored and kept confidential.
 - Notify the rest of the participants. All circumstances surrounding the death should be kept private until the local police complete an official investigation.

- A workshop will be given for Program Directors to prepare them in handling emergency situations abroad. The workshop will be facilitated by the Office of International Affairs, with the help of relevant units across campus, such as the Counseling Office.
- Each year, the Office of International Affairs will update the Study Abroad Emergency Response Manual.

PARTNER INSTITUTIONS-BASED RESPONSE

For programs run by partner institutions, or DSU-sponsored programs that do not include on-site participation by DSU employees, it is expected that the Study Abroad Emergency Response Team (ERT) will be convened to coordinate the University's response to a serious emergency overseas. Even in instances when DSU staff/faculty are located on site, the severity of a crisis involving one or more DSU overseas programs may necessitate the formation of the Study Abroad Emergency Response Team.

1. Study Abroad Emergency Response Team will determine the staff/students involved in the crisis and contact the International Relations Office at the partner institution.
2. Appropriate actions to be taken overseas, including dealing with initial student/staff concerns and recommendations from the partner institution's International Relations Office.
3. Any necessary correspondence with the partner institutions in the affected country, program staff, parents/spouse, members of the DSU administration, and any other appropriate constituencies.
4. If the Study Abroad Emergency Response Team considers it appropriate, an evacuation plan will be developed. It will be developed in cooperation with the US Department of State and overseas Program Director at the partner institution.
5. ERT will decide whether to suspend or cancel a program already in progress.
6. ERT will also decide whether to cancel or suspend a future program, or to delay the starting date of a program.
7. Additional issues regarding health, safety, financial issues, and legal liability, and other issues as the situation dictates.
8. Guidelines to be utilized when speaking with the media or other individuals about the crisis in order to promote consistency and accuracy in responses.

CAMPUS BASED RESPONSE FOR NON-DSU PROGRAMS

If a student participates in a non-Delaware State University study abroad program, he/she will be governed by the Study Abroad Emergency Response Guideline of the program provider or host institution. The Office of International Affairs at Delaware State University will be the point of contact between the host institution/program provider and Delaware State University. Please note: The Office of International Affairs is not responsible for repatriating or securing the safe return of students or facilitating emergency assistance to those who participate in non-Delaware State University programs. It is the responsibility of the student to provide his/her guardian with the proper information in regards to a study abroad emergency response guideline.

In case of a crisis with a non-DSU Program the Office of International Affairs will:

1. Determine the student(s) involved in the crisis
2. Serve as a mediator to assist in locating the whereabouts of the student.
3. Contact the program provider/host institution to ascertain details of the students' emergency and if necessary, assist in his/her safe return.
4. If necessary, assist in providing details to the family of the affected student.

CONTINGENCY PLANS

Each DSU faculty-led and operated program has a contingency plan which will be activated in case there is a known local condition that requires (1) extra caution, (2) removal of the program to a different site in same country, or (3) suspension of a program and evacuation of participants. Institutional exchanges and study abroad programs that exist outside the operational control of the Office of International Affairs maintain their own emergency protocols. Interested parties should contact these institutions or program providers directly for more information.

In the Event of a Local Emergency

- The Program Director contacts participants to ascertain participants' well-being and to provide information, instructions, and advice.
- The Program Director reports the situation to the OIA as soon as contact can be made.
- The Program Director contacts the local U.S. embassy, consulate, or Interest Section and confers with other study abroad providers and/or U.S. enterprises in the area.
- Depending on the situation, the Program Director may or may not gather the participants together in a group.
- Participants are advised to contact their parents, guardians, or emergency contacts as soon as possible.
- Depending on the severity of the situation, OIA may also report to participants' emergency contacts.
- In addition, students will be able to utilize the services provided by the University Counseling Office for free.

In the Event of a Medical Emergency

- Transport the individual to the pre-determined medical clinic/hospital.
- Contact the Associate Vice President for International Affairs
- The OIA will contact the parents of the student or the family of faculty member(s) or their designated emergency contacts to apprise them of the situation.

In the Event that an Evacuation is Necessary

- If the students are in the program city, the Program Director will gather the students at a pre-determined secure location as soon as is practical.
- If the students are on an organized excursion outside of the program city and there is a civil emergency, the Program Director in charge of the excursion shall take the students to a secure location and contact the on-site director and the OIA for instructions.

- If the students are traveling independently, an effort will be made to contact them according to the contact information and itineraries they have left with the program staff. The student will be advised as to the proper course of action.
- After the on-site director and or the Program Director notifies OIA that the group is safe and accounted for, he/she will arrange for air transportation of program participants to the US, if possible, or to another safe destination. OIA will communicate with the students' emergency contacts to inform them that this process is underway. In the event that students cannot fly out as a group, they will depart as seats become available. In the event that air transportation is interrupted or deemed unsafe, the practicality and safety of other transportation modes and exit routes will be assessed and, as appropriate, utilized.

Post Crisis Follow-Up

The Associate Vice President for International Affairs will determine when the crisis response period has ended and the Study Abroad Emergency Response Team has completed its duties. He/she will determine any necessary follow-up measures and assign responsibility for these measures such as counseling services provided by the University Office of Counseling.

On-Site Health Care

Each Program Director maintains lists of recommended health providers and establishes an emergency phone tree to be activated in the event of an emergency situation. If lines of communication are not functional, students are instructed to meet at a pre-determined secure location as soon as it is safe to do so.

Monitoring

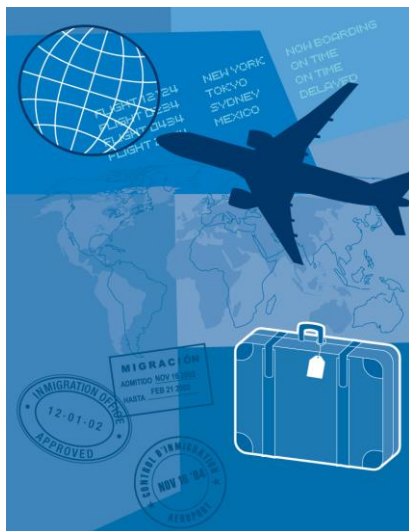
The Office of International Affairs makes every reasonable effort to keep abreast of local conditions and of changes in local health, safety, and security risks and to inform participants of these changes. The OIA monitors the U.S. Department Travel Advisories on a daily basis.

Conclusion

In closing, the Office of International Affairs strives to keep students, faculty, and parents informed of conditions and decisions related to student safety and well-being. However, in these changing times, it is necessary that each student take responsibility for his/her own safety by staying informed and conducting themselves accordingly.

Disclaimer

If a student or staff member of Delaware State University breaks any law of the host country while participating in a DSU study abroad program, he/she will be under the jurisdiction of the law of the host country. Thus, Delaware State University will NOT be able to supersede or intervene on behalf of the student. The U. S. Department of State local embassy/consulate will be contacted to provide translation (if necessary) and may advise the student/staff member of his/her rights and responsibilities. Delaware State University faculty, staff or administrators will not provide any legal services nor required to remain with the student/staff member while he/she is undergoing criminal prosecution.



Emergency Contact List for Student Participants

In the event of an emergency, the student's first points of contact abroad are the DSU Program Director, the on-site Program Director and/or the International Affairs Office at the host institution and the closest US Consulate or Embassy in the host country. Prior to departing the US, all study abroad participants are required to attend an orientation during which this chain of communication is explained, consular information is provided, and health, safety and security issues are addressed. In an emergency situation, the Program Director, host institution, or program provider will contact the Delaware State University Office of International Affairs as soon as it is

possible to do so. In turn, the Office of International Affairs will communicate this relevant information to the Study Abroad Emergency Response Team.

Should you need further assistance or be unable to reach local staff for help, you should contact your chosen international medical insurance agency. Mention that you are a DSU student overseas, explain where you are, and what has happened. Examples of appropriate reasons to call include serious injury/hospitalization, legal problems, safety issues (if for any reason you feel your environment has become unsafe), etc. The insurance carriers will provide direct access to in-country Physician Advisors, approved hospitals, and other service providers around the world.

Contacting Delaware State University: Office of International Affairs

- Associate Vice President, Office of International Affairs: Fengshan Liu, fliu@desu.edu, 302-857-6421 or after business hours, cell 302-387-5945 (texting is acceptable)
- Director, International Affairs & Study Abroad Advisor: Candace Alphonso-Moore, cmoore@desu.edu, (302)857-6474
- OIA Manager: Latasha Daniels, ldaniels@desu.edu, (302)857-6421
- Department Secretary: Vacant, 302-857-6421
- Public Safety 302-857-7911 (24 hours access)

Contacting the Delaware community or Overseas/US Agencies for assistance in an emergency while abroad:

- **Red Cross:** 302-335-5031 or 302-698-1717
- **Office of Overseas Citizens Services:** From the US or Canada 1-888-407-4747; from overseas 202-501-4444 (this office can assist in a variety of situations i.e. victim of a crime, arrest & detention, lost/stolen passports, etc)
- **Doctors Without borders:** 212-679-6800
- **International Organization for Migration (IOM):** 202-862-1826
- **Relief International:** 202-639-8660

- **The office of US Foreign Disaster Assistance (OFDA): 202-712-4810/202-712-0000**

When you call the Study Abroad Emergency Hotline with the insurance carrier please state the following:

- Your name
- Which program you are with
- Where you are
- Nature of emergency
- Telephone number where you may be contacted
- When you will call back if you have not been contacted

Helpful Hints:

There are many things students can do to minimize their safety risk:

- Blend in with the local surroundings as much as possible. Dress like the locals and avoid wearing clothes with American slogans, cultural icons, or company logos.
- Avoid visiting American hangouts, moving about the city with large groups of other Americans, and visiting areas that are known to be unsafe.
- Avoid consuming alcohol or other substances that might impair their decision-making ability.
- Keep travel to a minimum, but if they do travel, they should journey with a companion (preferably a local citizen), and be sure to leave an itinerary behind with their host family or resident director. Stay away from dark streets, alleys, abandoned buildings, etc.
- Avoid crowds, confrontations/arguments concerning political/religious views, and public demonstrations of any kind.
- Draw upon as many sources of information as possible before making decisions—the U.S. Consulate, host family members, on-site resident directors or program staff - and heed their advice whenever it is given.
- Make every effort to be aware of their surroundings and keep in regular contact with the host institution and/or program provider staff.

If students follow these simple recommendations, they will keep themselves safe and have a great educational experience.

PROGRAM DETAILS

If You need medical attention:

Call the 24-hour Emergency Response Center of your insurance carrier. Telephone numbers are listed on your I.D. card. The multilingual coordinators will provide direct access to physician advisors, approved hospitals, and other service providers around the world. Be prepared to give your name, I.D. number, and a brief description of your problem. Assistance will immediately take appropriate action to assist you and monitor your care until the situation is resolved. Trained multilingual assistance coordinators are available 24 hours a day, to make the necessary arrangements on your behalf.

In the case of an emergency go IMMEDIATELY to the nearest physician or hospital without delay, then notify your insurance carrier.

The insurance carriers' s traveler's assistance services are provided to help you and provide the skilled professional assistance necessary. Please do not attempt to provide your own solutions to your problems and subsequently ask us to pay for all of the expenses incurred. Assistance is there to provide you with the skilled professional assistance necessary.

Payments arranged by Insurance Carrier:

Most physicians and hospitals will provide you with the necessary medical treatment and will either send their bill directly to your insurance carrier, or in the case of small dollar amounts, may ask you to pay at time services are rendered. Ask the hospital or physician to contact your insurance carrier. your insurance carrier will confirm your protection plan coverage and arrange for prompt payments. You will be asked to pay for any deductible amount or items not covered by your plan.

Payments made by You:

If you are required to pay for medical treatment, obtain a signed receipt and a signed statement by a Physician describing the problem and the treatment. Once your other insurance has processed your claim, submit a copy of their final disposition along with your insurance carrier's claim form and a copy of your receipts to your

EMERGENCY ACCIDENT AND SICKNESS MEDICAL EXPENSE

Emergency Accident and Sickness Medical Expense:

The Insurer will pay benefits up to the maximum shown on the schedule of coverages and services, subject to a deductible, if you incur covered medical expenses as a result of an accidental injury or a sickness which occurs on the covered trip outside the United States. You must receive emergency treatment while on the covered trip outside the United States.

Emergency treatment means necessary medical treatment, including services and supplies, which must be performed during the covered trip due to the serious and acute nature of the Accidental Injury or Sickness.

Covered medical expenses are necessary services and supplies which are recommended by the attending physician. They include, but are not limited to: the services of a physician; charges for

hospital confinement and use of operating rooms; charges for anesthetics (including administration); x-ray examinations or treatments, and laboratory tests; ambulance service; and drugs, medicines, prosthetic and therapeutic services and supplies.

The insurer will not pay benefits in excess of the reasonable and customary charges. Reasonable and customary charges mean charges commonly used by physicians in the locality in which care is furnished. The insurer will not cover any expenses provided by another party at no cost to You or already included within the cost of the Trip.

If the insured is hospitalized due to an accidental injury or sickness which first occurred during the course of the scheduled trip) beyond the date of the scheduled return date, coverage will be extended until the insured is released from the hospital or until maximum benefits under the policy have been paid.

EMERGENCY EVACUATION

The insurer will pay, subject to the limitations set out herein, for covered emergency evacuation expenses reasonably incurred if you suffer an injury or emergency sickness that warrants your emergency evacuation while you are on a trip. Benefits payable are subject to the maximum amount per person shown on the schedule for all emergency evacuations due to all injuries from the same accident or all emergency sicknesses from the same or related causes.

A legally licensed physician, in coordination with the assistance company, must order the emergency evacuation and must certify that the severity of your injury or emergency sickness warrants your emergency evacuation to the closest adequate medical facility. It must be determined that such emergency evacuation is required due to the inadequacy of local facilities.

The certification and approval for emergency evacuation must be coordinated through the most direct and economical conveyance and route possible, such as air or land ambulance, or commercial airline carrier.

Covered emergency evacuation expenses are those for medically necessary transportation, including reasonable and customary medical services and supplies incurred in connection with your emergency evacuation. Expenses for transportation must be: (a) recommended by the attending physician; (b) required by the standard regulations of the conveyance transporting you and (c) reviewed and pre-approved by the assistance company.

The insurer will also pay reasonable and customary charges, up to the maximum limit shown on the policy, for escort expenses required by you, if you are disabled during a trip and an escort is recommended in writing, by the insurer's attending physician and must be pre-approved by the assistance company. The company will pay for the services and transportation expenses for a qualified escort.

Return of Dependent Children (if applicable): The insurer will pay the expenses incurred to return to where they reside, with an attendant if necessary, any of your dependent children who were accompanying you when the injury or emergency Sickness occurred but not to exceed the cost of a

single one-way economy airfare ticket less the value of applied credit from any unused return travel tickets per person.

Transportation to Join a Hospitalized Member: If you are going to be hospitalized for more than 7 days, the company will pay subject to the limitations set out herein, for expenses to bring one person chosen by you to and from the hospital or other medical facility where you are confined if you are alone; but not to exceed the cost of one round-trip economy airfare ticket.

Transportation after Stabilization: In addition to the above covered expenses, if the company has previously evacuated you to a medical facility, the company will pay your airfare costs from that facility to your primary residence, less refunds from your unused transportation tickets. Airfare costs will be economy, or first class if your original tickets are first class or in business or first class as in compliance to your medical necessities and requirements upon the discharge, less refunds from your unused transportation tickets.

All transportation must be authorized and arranged by the Assistance Company.

To access Emergency Assistance, call the Assistance Company's operation center.

REPATRIATION OF REMAINS

The insurer will pay reasonable covered expenses incurred to return your body to your primary residence if you die during the covered trip. This will not exceed the maximum shown on the schedule of coverages and services. Covered expenses include, but are not limited to, expenses for embalming, cremation, minimally necessary coffins for transport, and transportation.

OPTIONAL COVERAGES

Trip Cancellation/Trip Interruption: The insurer may pay a benefit, up to the maximum shown on your policy coverage, if you are prevented from taking your covered trip due to the following unforeseen events:

- a) Sickness, accidental injury, or death of you, your traveling companion, or family member. which results in medically imposed restrictions as certified by a physician at the time of loss preventing your continued participation in the trip. A physician must advise cancellation of the trip on or before the scheduled departure date.
- (b) You and/or your traveling companion being hijacked, quarantined, required to serve on a jury, subpoenaed, or having his/her principal place of residence made uninhabitable by fire, flood or other natural disaster;
- (c) You or your traveling companion being directly involved in a traffic accident substantiated by a police report, while en route to departure.
- (d) You are transferred by the employer with whom you are employed on your effective date which requires your principal residence to be relocated;
- (e) The death or hospitalization of your host at destination;
- (f) If within 30 days of the departure of an insured, a politically motivated terrorist attack occurs within a 50 mile radius of the territorial city limits of the foreign city to be visited by the program for which the Insured has registered and if the United States government issues a travel advisory

indicating that Americans should not travel to a city named on the itinerary;
(g) Your traveling companion or family member, who are military personnel, and are called to emergency duty for a natural disaster other than war.

You Must: Contact your insurance carrier as soon as you know the trip is going to be canceled or interrupted. Failure to do so may affect coverage.

Trip Cancellation: non-refundable cancellation charges imposed by your travel supplier.

Trip Interruption: the airfare paid, to return home or rejoin the original trip (limited to the cost of one-way economy fare by scheduled carrier, from the point of destination to the point of origin shown on the original travel tickets) less the value of applied credit from an unused return travel ticket. In no event shall the amount reimbursed exceed the lesser of the amount you pre-paid for your trip, or the maximum benefit shown on the schedule of coverage and services.

Lost Baggage: The insurer will pay benefits if your checked baggage is lost due to theft or misdirection or damaged by a common carrier while you are on a covered trip and are a ticketed passenger on the common carrier.

Benefits will also be paid for carry-on baggage that is lost or stolen while you are on a covered trip and are a ticketed passenger on a common carrier.

The Insurer will reimburse you for the cost of replacement of the baggage and its contents up to the maximum shown on your policy.

The following exclusions may apply; please review your policy:

1. Pre-Existing Conditions (except for Emergency Evacuation and Repatriation of Remains);
2. Injury or sickness when traveling against the advice of a physician;
3. Traveling for the purpose of securing medical treatment;
4. Suicide, attempted suicide, or any intentionally self-inflicted Injury while sane or insane;
5. War, invasion, acts of foreign enemies, hostilities between nations (whether declared or not), civil war;
6. Participation in any military maneuver or training exercise;
7. Service of the armed forces of any country;
8. Piloting or learning to pilot or acting as a member of the crew of any aircraft;
9. Mental or emotional disorders;
10. Participation as a professional in athletics;
11. Being under the influence of drugs or intoxicants unless prescribed by a Physician;
12. Commission or the attempt to commit a criminal act;
13. Participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; scuba diving, and speed contest;
14. Any non-emergency treatment or surgery, routine physical examinations, hearing aids, eye glasses or contact lenses;
15. Pregnancy and childbirth (except for complications of pregnancy)

The following exclusions apply to baggage/personal effects coverage only in the optional coverages section:

ANY LOSS OR DAMAGE TO: animals; automobiles and their equipment; boats; trailers, motors; motorcycles; other conveyances and their equipment (except bicycles while checked as baggage with a common carrier); household effects and furnishings; antiques and collectors items; eyeglasses, sunglasses, and contact lenses; artificial teeth and dental bridges; hearing aids; prosthetic limbs; keys, money, securities, and documents; tickets; credit cards; professional or occupational equipment or property; personal computers; sporting equipment if loss or damage result from the use thereof.

ANY LOSS CAUSED BY OR RESULTING FROM: breakage of brittle or fragile articles; wear and tear, gradual deterioration; insects or vermin; inherent vice or damage while the article is actually being worked upon or processed ; confiscation or expropriation by order of any government; radioactive contamination; war or any act of war whether declared or not; theft or pilferage while left unattended in any vehicle; mysterious disappearance; property illegally acquired, kept, stored or transported; insurrection or rebellion; imprudent action or omission; and property shipped as freight or shipped prior to the scheduled departure date.

DEFINITIONS

- 1) “Accident” means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place, but shall also include exposure resulting from a mishap to a conveyance in which you are traveling.
- 2) “Accidental Injury” means Bodily Injury caused by an Accident (of external origin) being the direct and independent cause in the loss.
- 3) “Assistance Company” means your insurance carrier.
- 4) “Bodily Injury” means identifiable physical Injury which: (a) is caused by an accident, and (b) solely and independently of any other cause, except illness resulting from, or medical or surgical treatment rendered necessary by such injury, is the direct cause of death or dismemberment of you within twelve months from the date of the accident.
- 5) “Carry On Baggage” means a piece of baggage that has not been checked and is owned by and accompanies the Insured while traveling on a common carrier.
- 6) “Checked Baggage” means a piece of baggage for which a claim check has been issued to the Insured by a common carrier.
- 7) “Common Carrier” means any land, sea, and/or air conveyance operating under a license for the transportation of passengers for hire.
- 8) “Complication of Pregnancy” means a condition whose diagnosis is distinct from pregnancy but is adversely affected or caused by pregnancy.

9) “Dependent Child(ren)” means your child (or children), including an unmarried child, stepchild, legally adopted child or foster child who is: (1) less than age 19 and primarily dependent on You for support and maintenance; or (2) who is at least age 19 but less than age 23 and who regularly attends an accredited school or college; and who is primarily dependent on You for support and maintenance;

10) “Economy Fare” means the lowest published rate for a one-way ticket.

11) “Effective Date” means the date and time coverage begins, as outlined in the general provisions section of this policy.

12) “Emergency Evacuation” means your medical condition warrants immediate transportation from the place where you are injured or sick to the nearest hospital where appropriate medical treatment can be obtained.

13) “Emergency Sickness” means an illness or disease, diagnosed by a legally licensed physician, which meets all of the following criteria: (1) there is a present severe or acute symptom requiring immediate care and the failure to obtain such care could reasonably result in serious deterioration of your condition or place your life in jeopardy; (2) the severe or acute symptom occurs suddenly and unexpectedly; and (3) the severe or acute symptom occurs while your coverage is in force and during your trip.

14) “Family Member” means you or your traveling companion’s legal spouse, parent, legal guardian, step-parent, grandparent, parents-in-law, grandchild, natural or adopted child, step-child, children-in-law, ward, brother, sister, brother-in-law, sister-in-law, aunt, uncle, niece, or nephew.

15) “Injury” means Bodily Injury caused by an accident occurring while this policy is in force, and resulting directly and independently of all other causes in loss covered by the policy. The Injury must be verified by a Physician.

16) “The Insurer” means Arch Insurance Company.

17) “Medically Necessary” means that a treatment, service, or supply: (1) is essential for diagnosis, treatment, or care of the injury or sickness for which it is prescribed or performed; (2) meets generally accepted standards of medical practice; and (3) is ordered by a Physician and performed under his or her care, supervision, or order.

18) “Physician” means a licensed practitioner of medical, surgical, or dental services acting within the scope of his/her license. The treating physician may not be yourself, a traveling companion, or a family member.

19) “Scheduled Departure Date” means the date on which you are originally scheduled to leave on the trip.

20) “Sickness” means illness or disease which is diagnosed and treated by a physician on or after the effective date of the protection plan and while you are covered under this plan.

- 21) "Transportation" means any land, sea or air conveyance required to transport you during an emergency evacuation. transportation includes, but is not limited to, common carrier, air ambulances, land ambulances and private motor vehicles.
- 22) "Travel Supplier" means tour operator, cruise line, hotel, etc., who has made the land and/or sea arrangements.
- 23) "Traveling Companion" means a person who is sharing travel arrangements with you to a maximum of 4 persons including You. Companion unless you are sharing room accommodations with the group or tour leader.
- 24) "Trip" means prepaid land/sea arrangements and shall include flight connections to join and depart such land/sea arrangements.
- 25) "Unforeseen" means not anticipated or expected and occurring after the effective date of the policy.
- 26) "You," "Your," or "the Insured" means a person who has purchased a trip and who has paid the required plan cost for the protection plan provided herein.

CLAIMS PROCEDURE

To facilitate prompt claims settlement:

TRIP CANCELLATION CLAIMS: IMMEDIATELY Call your insurance carrier to report your cancellation and avoid non-covered expenses due to late reporting. The insurance carrier will then advise you on how to obtain the appropriate form to be completed by you and the attending Physician.

INTERRUPTION: Immediately call the assistance company and obtain medical statements from the doctors in attendance in the country where sickness or accident occurred. These statements should give complete diagnosis, stating that the sickness or accident prevented traveling on dates contracted. Provide all unused transportation tickets, official receipts, etc.

MEDICAL EXPENSES: Obtain receipts from the providers of service, etc., stating the amount paid and listing the diagnosis and treatment.

BAGGAGE: Obtain a statement from the common carrier that your baggage was delayed or a police report showing your baggage was stolen along with copies of receipts for your purchases.