



Accident & Health

International Student Travel

Overview: We are Starr Companies, a global insurance organization that stands by those who dream of soaring higher, going further and pushing against the largest obstacles. Starr's Accident & Health division believes in these principles when dealing with its diversity of customers on a daily basis. With a diverse product mix and senior leadership averaging over a quarter century's experience individually, Starr is ready to handle the 24/7 challenges that come with Accident & Health insurance solutions.

International Student Travel: In this challenging economic environment, institutions of higher education are constantly trying to balance the care of their students while reigning in higher costs. For students traveling and studying outside of their home country, Starr Companies suite of products can help mitigate the ever expanding risks facing risk managers at colleges and universities all in a cost efficient manner.

Coverages:

- Accidental Death & Dismemberment, including Paralysis
- Emergency Medical Evacuation
- Repatriation of Remains
- Out of Country Medical

Additional Benefits:

- Coma

Enhancements - Ability to tie-into Starr's Assist-Card Concierge Services including:

- Trip Cancellation/Interruption
- Lost Baggage
- Emergency Medical (Hospital Admission Guarantee up to \$10,000)
- Emergency Medical Reunion AD&D:
- Limits - \$1,000 to \$500,000 Medical Expense:
- Limits - \$1,000 to \$500,000
- Deductibles - \$0 to \$1,000

Scope of Coverage – Full Excess or Primary Coverage Requirements/Exclusions:

- Student must be fully enrolled at University
- University must be U.S. domiciled
- Claims concerning suicide/drugs/alcohol not covered
- Coverage and certain enhancements may not be available in all states

Minimum Premium: \$2,000

For more information on how a Starr Accident & Health solution can work for you, contact: Accident&Health@starrcompanies.com

The coverages described in this document are only a brief description of available insurance coverage. It is intended for general information purposes and does not provide any guidance regarding coverage that may or may not be available under this policy as respects any claim. Any Policy issued by Starr Companies will contain limitations, exclusions and termination provisions. Not all coverages available in all jurisdictions. For costs and complete details of specific policy coverage, please contact the insurance professional above. Accident & Health (ed. 11/26/2012)