



Accident & Sickness Insurance Information for Partner Comprehensive Ultimate Plan

This will provide travel/medical insurance underwritten by Crum & Forster SPC and administered by Fairmont Specialty Trust; with emergency services coordinated by International Medical Group ("IMG") and claims administration by Co-ordinated Benefit Plans, LLC. The policy is designed for the traveler who may not have primary insurance or has limited coverage overseas. These plans provide extensive insurance coverage rich in medical benefits. The policy also offers Emergency Medical Evacuation coverage with options for the addition of Security Evacuation coverage and Trip Cancellation/Interruption coverage.

Schedule of Benefits*	
Accident Medical Expense	Up to \$500,000
Emergency Dental	Up to \$750
Deductible	\$0
Accidental Death & Dismemberment	Up to \$20,000
Common Carrier (Air Only)	Up to \$100,000
Baggage and Personal Effects	Up to \$2,500 (\$500 per article and total category max for electronics, cameras, jewelry, furs, watches; otherwise, \$250 per article limit) *
Per Article Limit	\$250
Combined	\$500
Baggage Delay (24 hours)	Up to \$200
Emergency Medical Evacuation	Up to \$1,000,000
Transportation to Join You	Up to \$300 Day/maximum of 10 days
Sickness Medical Expense *does NOT exclude COVID*	Up to \$500,000
Mental Health Coverage	Up to \$500,000
Deductible	\$0
Repatriation of Remains	Up to \$50,000
Trip Delay (12 hours) (up to \$150/Day)	Up to \$600
Trip Delay due to Quarantine (up to \$250/Day) *does NOT exclude COVID*	Up to \$2,500
Travel Assistance Services	Included

OPTIONAL UPGRADES

Natural Disaster & Political Evacuation Upgrade	Available Monthly or Annually
Political Evacuation	\$100,000
Natural Disaster Evacuation	\$100,000
Kidnapping/Ransom Consulting	\$250,000
	Standard and Enhanced plan variants available
Trip Cancellation and Interruption Upgrade*	Available on a per Trip/per Person Basis
Trip Cancellation	100% of Unreimbursed Costs up to benefit level
Trip Interruption	110% of Unreimbursed Costs up to benefit level
Available Benefit Levels	\$1,500; \$3,000; \$5,000; \$7,000, \$10,000

*This is only a brief description of the coverage(s) available. The Policy will contain restrictions, limitations, exclusions and termination provisions

► WHAT IS COMPREHENSIVE TRAVEL INSURANCE COVERAGE AND HOW DOES IT WORK?

The iNext Comprehensive Plans are administered by Fairmont Specialty Trust with assistance services provided by International Medical Group (“IMG”) and Crisis/24 Drum Cussac. These policies are appropriate for travelers who may not have primary insurance or a primary insurance policy with limited or no coverage overseas, and where they represent the best value for shorter duration trips due to their daily (10 -day minimum purchase) and monthly rates.

In contrast to the Supplemental plans, the iNext Comprehensive plans offer primary coverage.

► **IMPORTANT:** While abroad, you should have your insurance information readily available. During the claims process with Coordinated Benefits, you will be asked to provide the following: Name, address, phone number, iNext plan name and policy number.

► WHERE IN THE WORLD AM I COVERED UNDER MY INEXT TRAVEL INSURANCE PLAN?

Your insurance coverage is valid in any country outside of the 50 United States, District of Columbia and US Territories as well as outside one’s Home Country.

Home Country shall mean the country where you have your true, fixed and permanent home and principal establishment.

► COVID-19 COVERAGE

There is no exclusion in the iNext Comprehensive Ultimate plan for epidemics or pandemics. COVID-19 is treated as any other illness meaning that diagnostics, medications, hospitalization, medical evacuation or repatriation of remains all remain eligible for coverage provided the virus is contracted outside the U.S.

Under the Trip Delay benefit, if you are unable to depart your destination on your scheduled flight due to a mandated quarantine you may be eligible for up to \$250 per day for up to 10-days for food and lodging expenses. You must be symptomatic for COVID with a positive COVID test and under the care of a physician who certifies that due to a medically mandated quarantine you are unable to return on your scheduled flight. It must provide the length of the quarantine.

Asymptomatic testing or testing for flights or country requirements are not covered under the iNext plans.

► WHAT ARE THE POLICY EXCLUSIONS?

iNext comprehensive policies do not include coverage for the following:

- *Routine physicals and Routine dental examinations and cleanings*
- *Preventive medicine*
- *Maternity (except Complications of Pregnancy)*
- *Coverage for Newborns*
- *Injuries sustained by the following activities: Participating in professional sports; skydiving; hang-gliding; parachuting; mountaineering; any race (on an animal or in a vehicle); bungee cord jumping; motorized speed contests, (Speed contest shall not include any of the regatta races); scuba diving without PADI, NAUI certification; spelunking or caving; heli-skiing; extreme skiing/snowboarding; ascending to altitudes of 4500m or above*

A complete list of exclusions can be found in the policy description.

► IS PRE-APPROVAL REQUIRED BEFORE RECEIVING MEDICAL TREATMENT?

No, however, you are strongly encouraged to contact International Medical Group at 463-274-2241 if you are hospitalized, require surgery or treatment for a serious medical condition. Treatment by any licensed doctor or medical facility meets eligibility requirements.

You should simply go to any doctor of your choice, pay the doctor, and then submit a claim for reimbursement. In outpatient scenarios, the customary procedure is to pay first and then submit a claim for reimbursement. In certain covered emergency situations requiring inpatient hospitalization International Medical Group (“IMG”) can issue a guarantee of payment for up to \$5,000 to facilitate cashless access while a direct payment relationship is initiated. Each claim is handled on a case by case basis.

► WHAT IS INCLUDED IN THE EVACUATION UPGRADE COVERAGE?

iNext offers two variants of Security Evacuation coverage; these are *Standard* and *Enhanced*. If your policy number “ST,” then you have Standard coverage; if it contains “E,” then you have Enhanced. For further details, visit www.inext.com/plans/security-evacuation/

Standard Evac: In the event of a covered Security or Natural Disaster scenario, Crisis 24/Drum Cussac will, on a best-effort basis, arrange for your evacuation from a safe departure point they designate to a safe haven of their selection. They will pay for your evacuation up to seven (7) days from the date of the official disaster declaration issued by the relevant host country. They will assist with and pay for ground, water and/or air transportation, as may be warranted, to a safe haven. There is an additional provision for Kidnapping/Ransom Negotiation. If evacuation becomes impractical due to hostile or dangerous conditions, they will maintain contact with you and advise until evacuation becomes viable or the natural disaster situation has passed. The decision to evacuate will be made by security personnel in consultation with local governments and security analysts and in accordance with the definition of Emergency Political Repatriation outlined in the policy.

Enhanced Evac: Provides all coverages included in the Standard variant and adds numerous benefits. These include (but are not limited to) Pre-Empive Evacuation; Temporary Lodging/Forward Transit; Terrorism, Wrongful Detention; Extortion; Disappearance; Violent Crime, Man- Made Disaster and Pre-Trip Cancellation and In-Trip Interruption benefits.

► **WHAT DOES THE TRIP CANCELLATION AND INTERRUPTION UPGRADE COVER? (not available in all states)**

If you purchased a Trip cancellation/Interruption upgrade to your policy, you will be reimbursed, up to the limit on the schedule of benefits, for non-refundable cancellation charges imposed by your travel supplier or airfare cancellation charges for flights arranged for your trip if you are prevented from taking your trip for the following covered reasons:

- Sickness, accidental injury, or death of the insured, traveling companion, or family member which results in medically imposed restrictions as certified by a physician
- Weather which causes complete cessation of services of the Common Carrier for at least 18 consecutive hours and prevents the insured from reaching their destination
- Unannounced Strike that causes complete cessation of services for at least 18 consecutive hours
- A Terrorist Incident that occurs within 30 days of your Scheduled Departure Date In a city listed on the itinerary of Your Trip
- Felonious Assault of You or Traveling Companion within 10 days of Schedule Departure Date

Please note that Trip Cancellation/Interruption coverage is non-refundable after purchase

You must be a US Resident or have a Valid US address and be in the US at the time of purchase for coverage to be valid

CLAIMS AND FINANCES

► **HOW DO I FILE A CLAIM?**

You can easily file a claim with Co-ordinated Benefit Plans by mail, fax, or email. To obtain a claim form, see below to download the appropriate claim form at: <http://www.inext.com/forms/claims/>

You should have the following information available to file a claim:

- Program Reference Number (listed on the back of the iNext Travel Card or Confirmation of Insurance) for your plan.
- What coverage type or benefit category the claim is under (e.g. Medical Expense, Baggage Loss, etc.)
- The date the covered treatment or loss occurred
- The amount that was paid (if applicable)

You should complete the claim form for accuracy, sign the form, and return it to Co-ordinated Benefit Plans along with any requested supporting documentation, such as original receipts, diagnosis, proof of travel (e.g., a copy of a flight itinerary), and primary insurance information.

It is important to remember to keep your receipts from doctor's visits, pharmacy prescriptions and diagnosis records. These will be required by Co-ordinated Benefit Plans when you file a claim. All diagnosis forms should be translated into English if possible. One reason claims processing can be prolonged is due to lack of documentation. The better prepared you are, the faster the claims processing can occur.

Claims are processed as received. They will reach out via email if they need additional information. If they have the necessary documentation, they will process the claim and mail eligible expenses to the address provided on your claim form. They do not send notification that a claim has been approved or that they have mailed out a check. A trace can be placed on a check if not received in 30 days and a new check issued.

Completed claims forms must be completed and sent with the original itemized bills to the claim administrator within 90 days. Submit Claims or Inquiries to:

► **CONTACT INFORMATION**

Co-ordinated Benefits Plans, LLC P.O. Box 26222, Tampa, FL 33623

Email: TravelTeam@cbpinsurance.com

Phone: If you have any questions about a claim, please feel free to contact Co-Ordinated Benefit Plans at: 1-866-723-3063 or 727-412-7378

► **WHO DO I CALL FOR HELP IN THE EVENT OF AN EMERGENCY?**

International Medical Group ("IMG") 24/7 to assist. Contact them at:

- **463-274-2241**

***Identify yourself at the outset of the call as an iNext insured**