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District 6080 Rotary Youth Exchange

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District 6080 provides Youth Exchange participants with Accident & Sickness and Personal Liability insurance, underwritten by ACE American Insurance Company and administered by CMI Insurance, Baltimore, Maryland.



Plan Highlights

Accident & Sickness

If an Insured requires medical or surgical treatment for a covered Injury or Sickness that occurs during the Period of Coverage, the Company will pay the benefits described below. In no event will: (1) the Company's liability exceed \$500,000 for each covered Injury or Sickness; and (2) Covered Expenses exceed the usual and customary expenses for the geographical area where the services are rendered. For a covered Injury, the Company will pay 100% of the first \$5,000 Covered Expenses incurred, subject to a per Injury deductible of \$25. All Covered Expenses incurred as the result of an Injury exceeding \$5,000 will be paid at 80%, subject to a deductible of \$100 per Period of Coverage. For a covered Sickness, the Company will pay 80% of Covered Expenses, subject to deductible of \$100 per Period of Coverage. All Covered Expenses will be paid at 100% when the Insured's out-of-pocket expenses exceed \$2,500.

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Emergency Medical Evacuation, 100%;

Emergency Reunion Benefit, \$12,500 Maximum;

Repatriation of Remains, 100%;

Accidental Death & Dismemberment, \$20,000 Principal Sum;

24 Hour Assistance provided by Europ Assistance USA

The Accident & Sickness benefits listed above are subject to limitations and exclusions, which you should review and be aware of. _

Personal Liability

SCHEDULE OF BENEFITS

Personal Liability Insurance Coverage:

Maximum Benefit per Claim: \$100,000

Deductible per Claim: None

Aggregate Limit per Insured: \$200,000

Medical Payments Coverage Limit per Coverage Period: \$5,000

Additional Living Expense Coverage Limit per Coverage Period: \$5,000

Payment of Deductible Under Homeowner's Insurance Coverage: \$1,000

The Personal Liability Benefits listed above are subject to limitations and exclusions, which you should review and be aware of. _

Claims

Claim instructions and claim forms are available by clicking on the Claims tab in the bar on the left side of this page.

Emergency Assistance

In addition to this health insurance program is the availability of the 24-hour Assistance network for emergency assistance anywhere in the world. In the event of a medical emergency, seek medical care as soon as possible. Call Europ Assistance USA at 800-546-6349 or call direct or collect to 202-659-7785. This international assistance call center is located in Washington, DC. EA USA must be involved in any event that requires Emergency Medical Evacuation, Emergency Reunion or Repatriation.

Contact Information

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CMI Insurance

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www.studyabroadinsurance.com

www.globalmedicalinternational.com

www.globalmedicalusa.com

www.worldnetinternational.com

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