

Gallagher Charitable International Insurance Services

Telephone: 803-758-1400
 Email: aaibenefits@aig.com
 Website: www.aaintl.com



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Rates are by age group and vary between \$5-\$10 per day of trip for the following benefits at \$0 deductible.

*All amounts are in U.S. dollars

MEDICAL BENEFITS - usual, reasonable and customary charges, subject to deductible and coinsurance

Emergency Evacuation **To \$500,000 lifetime maximum when coordinated through the plan administrator (IMG)**

Partner Link Plan (PLP) includes coverage for Emergency Medical Evacuations to the nearest qualified medical facility; expenses for reasonable travel and accommodations resulting from the evacuation; and the cost of returning to either the home country or the country where the evacuation occurred, up to \$500,000 lifetime maximum (independent of the policy maximum). This benefit is not subject to exclusion number 1 or 18 listed in the Exclusion Section of the PLP brochure.

Political Evacuation **Evacuation up to \$10,000 when coordinated through the plan administrator (IMG)**

If the United States Department of State, Bureau of Consular Affairs issues a mandatory evacuation order of the host country that becomes effective on or after the insured person's date of arrival in the host country, the Company will pay up to \$10,000 lifetime maximum for transportation to the nearest place of safety or for repatriation to the insured person's home country or country of residence provided that:

1. The insured person contacts the Company within 10 days of the United States Department of State, Bureau of Consular Affairs issues the evacuation order; and
2. Political Evacuation and Repatriation is approved and coordinated by the Company.

Emergency Reunion **To \$50,000 when coordinated through the plan administrator (IMG)**

PLP also provides emergency reunion coverage, up to \$50,000 for a maximum of 15 days, for the reasonable travel and lodging expenses of a relative or friend during an Emergency Medical Evacuation: either the cost of accompanying the insured during the evacuation or traveling from the home country to be reunited with the insured. This benefit is not subject to exclusion number 1 or 18 listed in the Exclusion Section of the PLP brochure.

Return of Mortal Remains **To \$50,000 when coordinated through the plan administrator (IMG)**

If a covered illness/injury results in death, expenses for Repatriation of bodily remains or ashes to the home country will be covered up to a maximum of \$50,000. This benefit is not subject to exclusion number 1 or 18 listed in the Exclusion Section of the PLP brochure.

Returning Minor Children **To \$50,000 when coordinated through the plan administrator (IMG)**

If an insured person is hospitalized due to a covered illness/injury and is traveling alone with child(ren) 19 or under that otherwise would be left unattended, PLP will pay up to \$50,000 for one way economy fare to their home country, including a chaperone, if necessary, for the safety of the child(ren). This benefit is not subject to exclusion number 1 or 18 listed in the Exclusion Section of the PLP brochure.

Coinsurance	As described below
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For treatment received outside the U.S. & Canada: No coinsurance

For treatment received within the U.S. & Canada:

In the PPO Network: The plan pays 90% of eligible expenses up to \$5,000, then 100% up to the Policy Maximum

Outside the PPO Network: The plan pays 80% of eligible expenses up to \$5,000, then 100% up to the Policy Maximum

Home Country Coverage	As described below
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Incidental Home Country Coverage - During the Period of Coverage an insured person may return to their home country for incidental visits up to a cumulative two weeks (14 days) total, subject to: a. The insured person must have left their home country, b. The total Period of Coverage must be for a minimum of 30 days, and c. The return to the home country may not be taken to receive treatment for an illness or injury incurred while traveling (unless and approved medical evacuation as approved by IMG).

End of Trip Home Country Coverage - To be eligible for End of Trip Home Country Coverage, you must select HOME COUNTRY COVERAGE on the application at the time of enrollment. You may purchase up to one additional month (30 days) of home country coverage after 5 months of continuous overseas service or three months (90 days) after nine months of continuous overseas service.

Trip Interruption	To \$5,000
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If, during a covered trip, there is a death of an immediate family member (spouse, child, parent or sibling) or the substantial destruction of the insured's principal residence, PLP will pay to return the insured to the area of principal residence. The plan will pay for a one-way air or ground transportation ticket at the same class as the unused travel ticket, less the value of the unused return ticket.

Hospital Room and Board	To Policy Maximum for average semi-private room rate
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Intensive Care	To Policy Maximum
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Medical Expenses	To Policy Maximum
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Outpatient Medical	To Policy Maximum
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Local Ambulance	To Policy Maximum
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Emergency room	As described Below
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Charges incurred for the use of the Emergency Room due to an accident are covered up to the Policy Maximum. Charges incurred for the use of the Emergency Room for treatment of an illness are subject to an additional (extra) deductible \$250 if treatment does not require admittance to the hospital.

Dental	As described below
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Injury due to an accident: PLP covers the cost of emergency dental treatment and dental procedures necessary to restore sound natural teeth lost or damaged in an accident up to the Policy Maximum.

Sudden Dental Pain: PLP will pay up to \$100 for the necessary treatment of sudden, unexpected pain to sound natural teeth.

Non-commercial Air Travel	As described below
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PLP covers injury sustained during such trip while the insured is riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from : 1) any civilian aircraft having a current and valid airworthiness certificate, and piloted by a person who holds a valid and current certificate of competency of a rating authorizing him/her to pilot such aircraft: or 2) any transport-type aircraft operating by the Military Airlift Command (MAC) of the United States, or by a similar air transport service of a recognized sending organization (such as MAF) and licensed according to the duly constituted governmental authority of any other recognized country. The term "airworthiness certificate" as used in this insurance shall mean the "Standard Airworthiness Certificate issued by the Federal Aviation Agency of the United States or its foreign equivalent issued by the governmental authority having jurisdiction over civil aviation in the country of registry. SPECIAL NOTE: Crew members may be covered only upon prior notification and approval by IMG.

Sports & Activities Coverage	As described below
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PLP covers amateur athletic activity engaged in, by an insured person, in a reasonable, prudent and safe manner; but, Professional Athletics are not covered. PLP also covers the following named hazardous activities, (subject to the

deductible and coinsurance, if any). These are: scuba diving, snorkeling and sub-aqua pursuits above depths of 30 meters; motorcycle/motorscooter riding, mountain climbing below 4500 meters without specialized ropes or guides, jet, snow or water skiing, snowboarding, snowmobiling, surfing, wakeboarding, windsurfing, and whitewater rafting under Level II.

Identity Theft Assistance **Up to \$500 per Period of Coverage**

If an imposter obtains key personal information such as Social Security or Drivers License number, or other method of identifying an insured person in order to impersonate or obtain credit, merchandise or services in the insured persons name, the Partner Link Plans will provide coverage for the reasonable, customary and necessary costs incurred by the insured for: re-filing a loan or other credit application that is rejected solely as a result of reporting, amending and/or rectifying records as a result of the stolen identity even; up to three credit reports obtained within one year of the insured persons knowledge of the stolen identity event; and stop payment orders placed on missing or unauthorized checks as a result of the stolen identity event.

The identity theft event must occur during the Period of coverage and must be reported within 6 months of the termination of coverage date.

Accidental Death & Dismemberment **\$25,000 principal sum**

Common Carrier Accidental Death **Additional \$25,000 to beneficiary; maximum of \$250,000 per family**

PLP includes a \$25,000 (principal sum) benefit for Accident Death and Dismemberment occurring during the Period of Coverage. Accidental Loss of Life - principal sum; Accidental Loss of two Members - principal sum; Accidental Loss of one Member - 50% or principal sum. "Member" means hand, foot or eye. For more information, see the Conditions of Coverage section of this brochure. If accidental death shall occur while traveling on a commercial common carrier, the Accidental Death & Dismemberment will pay an additional \$25,000 per insured to the beneficiary to a maximum of \$250,000 per family.

Natural Disaster **\$100 per day for five days**

This benefit is available in the event an insured person is required depart his/her destination due to an evacuation order issued prevailing authorities in connection with a Natural Disaster. Natural Disaster is defined as widespread disruption of human lives disasters such as flood, drought, tidal wave, fire, hurricane, earthquake, windstorm, or other storm, landslide, or other natural catastrophe event resulting in migration of the population for its safety.

This web page contains only a consolidated and summary description of all current Partner Link Plan benefits, conditions, limitations and exclusions. A certificate containing the complete Certificate Wording with all terms, conditions and exclusions will be included in the fulfillment kit. IMG reserves the right to issue the most current Certificate Wording for this insurance plan in the event this application and/or brochure has expired, is modified, or is replaced with a newer version. Current Certificate Wordings are available upon request.