

USIC INSURANCE PLAN

ONBOARDING INFORMATION

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The Agreement

The final agreement has been attached for your signature. Changes to the last draft were included in an email August 4, 2016; if you have any other concerns about the contract please advise.

USIC Travel Insurance Plan

The policy wording and summary of coverage are attached for your review. Changes to the last draft were included in an email August 4, 2016; if you have any other concerns about the policy wording please advise.

Eligibility: Students at participating schools boards and Chaperones appointed by participating school boards

Summary of Coverage*

- Emergency Medical Coverage - \$1,000,000
- Land ambulance - Reasonable and customary costs
- Air ambulance - Reasonable and customary costs
- Transportation to bedside - \$5,000 for economy airfare
- Accidental death & dismemberment - \$25,000 per accident
- Paralysis - \$50,000
- Trip Cancellation - \$5,000
- School Board Discretion benefit - 50% of pre-paid, non-refundable trip cost, aggregate limit of \$500,000 for any one event (must be more than 48h before departure)
- Trip Interruption - \$25,000
- Baggage - \$375 per item up to \$1,500 maximum
- Return to destination - \$2,500, one-way economy airfare

* This is a summary only. Please consult the full policy wording for full details and a list of exclusions and limitations

USIC Travel Insurance Plan Rate

PLAN MEMBER	RATE ANNUALLY
STUDENT	\$1.60
CHAPERONE	\$0.00

Enrolment

When schools have their total Canadian student populations ready to enrol into the USIC Travel Insurance Plan they can fill out the attached enrolment sheet (sample is for CBE but they can change the board name) then send the sheet to: studentadmin@ingleinsurance.com

We do not need the names of the students or chaperones at the time of enrolment, but the administrator information is required in order to set up the Travel Navigator™ dashboard. Up to two registrations per school board can be registered for the dashboard.

All members will have the same coverage dates:

ENROLMENT INFORMATION	
START DATE	September 1, 2016
END DATE	August 31, 2017

These dates are fixed and will not change.

Schools can add members to the policy beyond the above start date by sending an email to studentadmin@ingleinsurance.com, but their coverage will still terminate August 31, 2017.

Invoicing

Invoices will be sent via email to the individual school boards to the same address that was used to send the enrolment sheet.

Cancellations and Refunds

There are no cancellations or refunds for this plan

Notification of Trip

Before a trip is taken we request that the school board fills out a *Pre-departure Information Form* and emails it to intrepid@intrepid247.com to ensure that the emergency assistance team is best prepared for any possible emergency.

This form will be made available online for electronic completion, and will require:

- Details of the school administrator (the contact person in Canada; they will be provided with the Travel Navigator™ web dashboard access)
- Details of the chaperone(s) (they will be provided with a Travel Navigator™ app)
- Travel dates
- Destination countries

Coverage is not affected if the school board fails to let Intrepid 24/7 know about the trip dates or destination, but it would allow for easier claim processing down the road.

Getting Help in a Medical Situation

ALWAYS CHECK THE EMERGENCY SERVICES NUMBER IN THE DESTINATION COUNTRY BEFORE TRAVELLING FOR USE IN A LIFE-THREATENING SITUATION

INTREPID 24/7

Toll-free from the USA and Canada +1 (800) 203 8508

Collect where available +1 (416) 646 3107

intrepid@intrepid247.com

Intrepid 24/7 **must** be notified by any of the approved chaperones/school administrator/representative **ASAP** if:

- a school board is cancelling a trip due for the School Board Discretion benefit to apply (must be at least 48h in advance of departure)
- a plan member is seeking emergency medical care while on a school trip

- a plan member is submitting a claim for baggage loss/theft

Call Intrepid 24/7 anytime, day or night, for:

- questions about coverage limits and benefits
- help with submitting a claim
- help finding a local medical facility
- help to arrange payments with hospitals and other facilities (aka direct billing)
- helping to arrange transportation

Claims Procedures

We recommend that the assigned school administrator/chaperone submits claims on behalf of individual students to keep communications and processes streamlined. Intrepid 24/7 will guide members on proper submission instructions.

Trip Cancellation

If a trip is being cancelled under the *School Board Discretion* benefit it must be at least 48h in advance of departure. A call to Intrepid 24/7 is required to start the process.

REQUIRED FOR COMPLETE SUBMISSION

- a) Provide written proof of claim in the form of a complete claim form providing full details and the reason for the trip cancellation. The trip cancellation must be due to one of the insured risks outlined in the policy
- b) Attach a copy of original trip booking and the cancellation details
- c) Provide additional information pertinent to the insured person's claim, as may be required by Intrepid 24/7, after receipt of the claim

Trip Interruption

A call to Intrepid 24/7 is required to start the process of making alternative travel arrangements.

Required for Complete Submission

- a) Provide written proof of claim in the form of a completed claim form providing full details and the reason for the trip interruption
- b) If the Emergency Air Transportation benefit is used - return the complete original unused transportation tickets and vouchers to Intrepid 24/7
- c) Provide a copy of all relative medical documentation and all receipts / invoices
- d) Provide additional information pertinent to the insured person's claim, as may be required by Intrepid 24/7, after receipt of the claim

Emergency Hospital / Medical Claims

The chaperone/school administrator **must** contact Intrepid 24/7 before any travellers visit a medical facility outside of Alberta.

If the emergency care is being provided due to a life-threatening situation, notification to Intrepid 24/7 **must** be made within 48-hours of provided service.

Required for Complete Submission

- a) Provide written proof of claim immediately following the date of receipt of services in the form of a fully completed claim form
- b) Submit all original itemized bills from the medical provider(s) stating the patient's name, diagnosis, all dates and type of treatment, and the name of the medical facility and/or physician;
- c) Provide original prescription drug receipts (not cash receipts) from the pharmacist, physician or hospital showing the name of the prescribing physician, prescription number, name of preparation, date, quantity and total cost
- d) Provide proof of the departure date(s) and return date(s)
- e) Provide the insured's Canadian provincial or territorial government health insurance plan number with its expiry date or version code (if applicable)
- f) Sign and return the authorization form, provided by Intrepid 24/7, allowing the insurer to recover payment from the Canadian provincial or territorial government health insurance plan. The insurer will coordinate and pay the insured person's claim to the participating medical providers and where
- g) provide additional information pertinent to the insured person's claim, as may be required by Intrepid 24/7, after receipt of the claim

Baggage Loss

A call to Intrepid 24/7 is required to start the process. Claimant will have to provide proof of direct physical loss of, or damage to, baggage and personal effects owned by the insured and used during the trip along with copies of the report from the common carrier or the police.

Required for Complete Submission

- a) Complete and submit a claim form providing details of the loss immediately upon such a loss providing full details of the loss
- b) Attach all pertinent reports from the common carrier / police /tour guide or hotel manager
- c) Provide additional information pertinent to the insured person's claim, as may be required by Intrepid 24/7, after receipt of the claim

Full details of claims requirements are outlined in the policy on **page 5**.

If you have any questions concerning a claim, please contact Intrepid 24/7 Claims at claims@intrepid247.com or telephone 1-888-386-8888.

Website

The website will be made live once all details have been finalized. Suggested launch date: Sept 1st, 2016

<https://www.inglegroups.com/USICoutbound>

It is a one-stop shop for school boards and students!

- an open URL to share with all plan members
- downloadable summary of benefits, claim form, and policy wording
- information about the travel health written in-house by our content team
- links and resources

Travel Navigator™ Dashboard and App

Dashboard - once we receive the dashboard administrator names and emails an invitation to connect will be sent via email

App – trip chaperones will be provided with the app to more easily communicate with admin back in Canada (determined per trip via email communication with dashboard admin)

*Separate Onboarding Document for the Travel Navigator™ App to follow