



Name of Insured Organization:

University of Massachusetts

Policy Number:

WR10007202



Please note that this is not a credit card or medical insurance card.

Call AIG Assist<sup>SM</sup> when you are traveling outside the USA and Canada on a trip sponsored by the insured organization and you need help finding or arranging services such as:

- Medical Assistance and Travel Medical Emergency Services
- Personal and Pre-Trip Services
- Legal Assistance
- Emergency Cash – from personal funding source
- Lost Baggage or Passport Assistance
- Insurance Coordination
- Evacuation and Repatriation
- Emergency Message Center
- Other General Assistance

AIG Assist can be reached collect at +01 (713) 260-5508 or within the U.S. or Canada, call (800) 401-2678.

This information card is intended to provide a brief outline of some of the assistance services provided to covered persons as a part of their WorldRisk insurance policy. The availability of services is subject to the terms and conditions of the policy to the insured organization. Coverage is underwritten by members of American International Group, Inc. AIG Assist makes every effort to refer you to appropriate medical and other providers. We cannot, however, be responsible for the quality of results of services by these independent providers. Services may be provided by a third party vendor. Services shall not be available if the insurance policy or specific coverage is no longer in effect for the Insured Organization or the policy limit has been exhausted.

By requesting assistance you agree to assign to us your rights to recover from any of your responsible insurers any expenses we incurred.

In all cases, the medical professional, the medical facility and/or attorney suggested by AIG Assist or services provided directly to the eligible person pursuant to this Agreement are not employees or agents of AIG Assist, and the final selection of the medical professional, medical facility, or legal counsel is your choice alone. AIG Assist assumes no responsibility for any medical advice or legal counsel given by the medical professional and/or attorney, nor shall AIG Assist be liable for the negligence or other wrongful acts or omissions of any of the legal and/or health care professionals providing direct services pursuant to this agreement. The covered person shall not have any recourse against AIG Assist by reason of its suggestion of or contract with a medical professional and/or attorney.

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## Summary of Coverage

### Foreign Commercial General Liability:

\$1M per occurrence, \$2M general aggregate.

**Insured:** University Trustees, Faculty and Staff.

### Foreign Business Auto Liability and Physical Damage:

\$1M in liability per any one accident, and \$25k physical damage for hired autos.

**Insured:** University Trustees, Faculty and Staff.

### Foreign Voluntary Workers Compensation (WC) and Employers Liability (EL):

WC limits statutory,  
EL \$1M per occurrence, \$100k excess repatriation expenses per person.

**Insured:** University Faculty and Staff.

### The below coverage applies to the following

*Insureds: University Trustees, Faculty, Staff, Students and Volunteers.*

### Accident Death and Dismemberment:

\$50k each insured, \$500k aggregate limit any one accident for all insured persons.

### Accident and Sickness Medical Expense:

\$25k each insured person, each injury or sickness, \$250 deductible per insured per each injury or sickness.

### Emergency Medical Evacuation:

\$50k each insured person, each serious injury or sickness.

### Emergency Family Travel:

\$100k each insured person, \$100k maximum for all insured persons any one accident or sickness.

### Repatriation of Remains:

\$20k each insured person, \$100k maximum for all insured persons, any one accident or sickness.

# UNIVERSITY OF MASSACHUSETTS INTERNATIONAL TRAVEL INSURANCE



UNIVERSITY OF MASSACHUSETTS  
TREASURER'S OFFICE  
CENTRAL ADMINISTRATIVE SERVICES  
333 SOUTH ST. SUITE 450  
SHREWSBURY, MA 01545



## WorldRisk Foreign Package Policy

The University's international travel insurance through AIG provides coverage and services to: the University's Students when participating in University sponsored and **approved** international study abroad programs; and to the University's Trustees, Faculty, Staff, and Volunteers while on **approved** international travel for University business.

The University's international travel coverage is intended to provide the first-line of service and protection to the University's travelers. Prior to traveling, international travelers should **still** contact their personal health insurance company to make certain they understand what additional coverage they may have in place, or may want to put in place, while traveling abroad.\*

### AIG Assist: 24-Hour Services

#### Travel Assistance Services:

- Lost Documents—Instruct traveler how to replace lost passports, visas, credit cards, tickets.
- Lost Personal Effects— Help traveler track missing effects.
- Emergency Messages—Store and retrieve emergency messages from family or business electronically.
- Emergency Travel Services—Manage airline and hotel reservations/changes while traveler is in transit.
- Dependent Assist—Make airline and hotel arrangements for dependents left behind due to unforeseen circumstances.

\* Any additional coverage purchased would be at the traveler's own expense.

## Travel Assistance Services (cont.)

- Emergency Cash—Work with traveler to use a personal source of funds to cover emergency expenses.
- Legal Referrals—Offer names and contacts of appropriate attorneys worldwide.
- Embassy Information—Provide information for nearest government offices, embassies, consulates.
- Language Interpretation—Provide traveler with over-the-phone translation in emergencies and during medical situations.
- Security Evacuations—Can make arrangements for evacuation due to political or other reasons. Small service charge in addition to actual evacuation expense will apply.

#### Medical Assistance Services:

- Medical services coordinated regardless of coverage.
- Hospital Guarantee—Help coordinate hospital admission.
- Immunization—Provide information on required and recommended immunization.
- Special Services—Arrange for special medical services.
- Medical Transport—Will arrange for medical evacuation.
- Repatriation of Mortal Remains—Will make all necessary arrangements for return of remains.
- Medical Referrals—Provide name and contact information for medical providers.
- Emergency Medication—Will contact traveler's doctor for prescription refill and will ship to traveler at traveler's expense.

## Accessing the Travel & Emergency Medical Assistance Services

### A Two Step Process:

#### 1) Access Services

**AIG Assist can be reached 24-hours a day, 7 days a week.**

Call **collect** at **+01 (713) 260-5508**, or within the U.S. or Canada at (800) 401-2678.

Have the University's insurance policy number, **WR10007202**, available for reference.

*This information can also be found on the your WorldRisk insurance card, found on the back side of this pamphlet.*

#### 2) Report the Claim

After accessing medical assistance services, you must **ALSO** contact AIG WorldSource claims at:

**Phone:** 212-770-2792: 9am-5pm EST (if after hours leave a voicemail message)

**Fax:** 212-509-9369

**Or complete a claim form online:**

[https://aiu2.aig.com/aiu/claimsform\\_sel\\_ws.htm](https://aiu2.aig.com/aiu/claimsform_sel_ws.htm)

**Also, please contact your department head and/or your University Study Abroad coordinator/representative.**

**Any claim reported to AIG should also be reported by the traveler to their own personal health insurance company.**