



INTERNATIONAL GROUP TRAVEL ACCIDENT INSURANCE



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

800.734.9326 | **PHLY.com**

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Philadelphia Insurance Companies (PHLY) has had years of experience in the Accident & Health space. When embarking on international group travel, we understand assurance is needed that everyone is protected in the event of accidents and emergencies. PHLY International Group Travel Insurance will provide this assurance during global adventures.

About PHLY

Headquartered in Bala Cynwyd, PA, we provide value-added insurance coverage and services for select industries across the United States. Policies are underwritten by Philadelphia Indemnity Insurance Company. Philadelphia Indemnity Insurance Company is rated A++, Superior, by AM Best and A+ by Standard & Poor's.

Who Can Benefit from International Group Travel Accident Insurance?

- Student Groups: Ensure the safety of students and educators during educational trips
- Non-Profit Organizations: Safeguard participants on humanitarian or mission trips
- Sports Teams: Provide security for athletes and staff when participating in international competitions
- Tour Groups: Protect the safety of participants during guided tours and excursions

Core Benefits

- Accidental Death & Dismemberment: Lump sum payout for loss of life, limb, sight, speech, or hearing as the result of a covered accident.
- Out of Country Medical: Direct payment to providers for medical expenses that result from an accident or illness while traveling abroad.
- Medical Emergency Evacuation Benefit: Covers 100% of the cost of medical transportation and evacuation, including the return of the insured person to their place of primary residence
- Repatriation of Remains Benefit: Covers 100% of the cost of repatriation and transportation of the deceased's body for burial or cremation.
- Travel Assistance Services: Available 24/7 support for pre-trip assistance, lost documents, emergencies, and more (for full outline of Travel Assistance services see end of this brochure)

Other Available Benefits and Coverages

- Security and Natural Disaster Evacuation: Covers the transportation and related costs to relocate insured persons in the event of civil or political unrest, terrorism, or natural disasters
- War Risk: Provides coverage for losses due to acts of war
- Trip Cancellation: Reimbursement for prepaid, non-refundable expenses incurred if trip must be canceled due to unforeseen circumstances
- Lost Baggage: Helps to replace essential items, clothing, and personal belongings when baggage is unable to be recovered

Claim Scenarios

Scenario 1:

A private school is sponsoring a 2-week educational trip to Europe for students, teachers, and chaperones. On the second day of the trip, one of the students became ill and was taken to a hospital via ambulance and confined there for several days, unable to continue the trip with the group. The policy will respond by coordinating the medical emergency evacuation, providing guarantee of payment to the hospital, and facilitating the payments directly to the local providers, without the student incurring out of pocket expenses. The policy also will cover the expenses to bring the ill student's father to their bedside, including the lodging and food expenses during the five days of hospital confinement. Lastly, the policy will cover the expenses to return both individuals back to their home and partially refund the unused, non-refundable tour expenses of the student.

Scenario 2:

A religious organization is sponsoring a mission trip to Asia. During the trip, the region is struck by a major earthquake. The policy will respond by coordinating a natural disaster evacuation for the entire group, safely returning the group back to the United States on a privately chartered aircraft at no cost to the group.

Exclusions & Limitations

Exclusions and limitations vary from state to state. Please request a sample policy for a complete list of exclusions and limitations in your state.

Why Choose PHLY

- Highly experienced underwriting team that is readily available for support
- Partnered with an outstanding Claims Administrator with years of experience in the International Groups Travel Accident space
- Competitive pricing without settling on coverage

Next Steps

Contact your insurance broker and ask for a proposal from PHLY. Requests should be submitted to AH@phly.com and include the following:

- Completed application found on <https://www.phly.com/products/AccidentandHealth.aspx>
- Premium and loss history for the most recent five years (if current coverage exists)
- A copy of the current policy (if current coverage exists)



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