Safe Travels USA Cost Saver

International Travel Medical Insurance

Plan Highlights

- Budget friendly insurance for up to $1,000,000 in accident and sickness medical expenses|Emergency Medical Evacuation| Medically Necessary Repatriation | Political and Natural Disasters Evacuation| Repatriation of Mortal Remains or Local Burial| Emergency Reunion| Wellness Benefit
  This plan does not cover not cover any treatment for, or complications arising from COVID-19, SARS-CoV-2 Illness.
- This plan provides coverage to non-US citizens who reside outside the USA and are traveling outside of Their Home Country to visit solely the United States, or to visit a combination of the United States and other countries worldwide. It is not available to anyone age 90 or above.
- This plan is not available to any individual who has been residing within the United States for more than 365 days prior to their Effective Date
- Limited Coverage for an unexpected recurrence of a Pre-Existing Condition
- Coverage from 5 days to 364 days - extensions are available

Other Details

- The effective date is based on the date requested and once payment has been received.
- Plan rates are per person and based on age of traveler at the time of purchase, the Policy Maximum and Deductible.
- Rates are subject to change prior to enrollment.
- Coverage from 5 days to 364 days total.
- AUTOMATIC EXTENDED COVERAGE - Coverage will be automatically extended when a scheduled return is delayed due to unavoidable circumstances beyond your control. This extension of coverage will end on the earlier of the date you reach your originally scheduled date to return or 5 days after the Termination Date.
- Apply Online - Accepting Visa, Mastercard, American Express or Discover.

Non-Insurance Travel Assistance Services

24-hour travel assistance services are provided by On Call International.
*Not affiliated with Crum & Forster SPC.

Underwritten by:

Crum & Forster SPC

Plan Admin:

Trawick International
(888) 301 - 9289
PO Box 2284 Fairhope, AL 36533
info@trawickinternational.com
www.trawickinternational.com

TRAVICK International

Benefits of Coverage

Benefits	Maximum Benefit Amount
Emergency Medical & Hospitalization Policy Maximum	$50,000, $100,000, $250,000, $500,000 or $1,000,000
Deductible Options	$0, $100, $250, $500, $1,000, $2,500, $5,000
Co-Insurance	80% of the first $5,000 then 100% up to the Policy Maximum
Urgent Care Co-Pay	$30 - If the $0 Deductible is chosen, there is no Co-Pay
Unexpected Recurrence of a Pre-Existing Condition	Up to $1,000
Hospital/ICU Room & Board Charge	100%
Outpatient Medical, Ambulance	100%
Doctor Visits, **Telemedicine, X-rays	100%
Well Doctor Visit	Up to $125
Prescription Medicine	Subject to Deductible and Co-insurance
Emergency Medical Treatment of Pregnancy	Up to $1,000
Mental or Nervous Disorders	Up to $2,500
Physiotherapy/Physical Medicine/Chiropractic	$50 per visit per day (10 visits)
Dental Treatment	Up to $250 for injury or pain to sound natural teeth
Emergency Medical Evacuation*	Up to $2,000,000
Medically Necessary Repatriation*	Up to $15,000
Political Evacuation*	$25,000
Natural Disasters Evacuation*	$10,000
Repatriation of Remains*	$50,000
Local Burial/Cremation*	$5,000
Emergency Reunion*	$15,000
Return of Minor Children or Travel Companion*	$5,000
Trip Interruption*	$5,000
Lost Baggage*	$1,000
Accidental Death & Dismemberment	$25,000
**24/7 Emergency Assistance	Included

*Not Subject to the Deductible.
** This is a non-insurance service and is not a part of the insurance underwritten by Crum & Forster, SPC. See link for details on how to use Telemedicine.

This coverage contains a Pre-Existing Condition limitation. "Pre-Existing Condition" means any medical condition, Sickness, Injury, Illness, disease, mental Illness or mental nervous disorder, for which medical advice, diagnosis, care or Treatment was recommended or received or for which a reasonably prudent person would have sought Treatment during the 36-month period immediately preceding the Effective Date of Coverage under this Policy.

Pre-Existing shall also mean any Injury, Illness, Sickness, disease, or other physical, medical, mental or nervous disorder, condition or ailment that, with reasonable medical certainty, existed at the time of Application or at any time during the 36 months prior to the Effective Date of this insurance, whether or not previously manifested, symptomatic or known, diagnosed, Treated, or disclosed to the Company prior to the Effective Date, and including any and all subsequent, chronic or recurring complications or consequences related thereto or resulting or arising therefrom.

Pre-Existing shall also include any Acute Onset of an Illness, Sickness, disease, or other physical, medical, mental or nervous disorder, condition or ailment that is an exacerbation of, due to, or associated with an underlying condition. Underlying condition shall include any condition that has been monitored by a Physician due to possible deterioration of the Covered Person's diagnosis being changed, as a result of a previously known condition that can affect, degrade, and/or alter a Covered Person's underlying condition, including any changes in medication. Proof of Eligibility is required prior to any payment of Claim.

Cancellation and Refund Procedure Provisions

Full cancellation and refund will only be considered if We receive written request prior to or on the Effective Date of the coverage. If We receive a written request for cancellation and refund after the Effective Date of coverage, a partial cancellation and refund may be allowed.
The following conditions apply:
a) If any claims have been filed with Us, the premium is fully earned and is non-refundable. b) If no claims have been filed with the Company, then (i) a cancellation fee of US $25 will be charged; and (ii) only unused days premiums will be considered as refundable; and c) If after a refund is made, it is determined that a claim was presented to Us on a Covered Person's behalf, the Covered Person will be fully responsible for that claim in its entirety.

Notice: For further information on this Plan, visit www.trawickinternational.com
Please keep this Brochure as a brief description of the important features of the plan. It is not a contract of insurance. This plan includes both insurance and non-insurance benefits. The terms and conditions of coverage are set forth in the Plan issued to Fairmont Specialty Trust. For a detailed plan description, exclusions, and limitations please view the plan on file with Fairmont Specialty Trust. The Policy contains a complete description of all of the terms, conditions, and exclusions of the insurance plan as underwritten by Crum & Forster SPC. The Policy will prevail in the event of any discrepancy between this Brochure and the Policy.

Note: This insurance is not subject to and does not provide certain insurance benefits required by the United States' Patient Protection and Affordable Care Act ("PPACA"). PPACA requires certain US citizens or US residents to obtain PPACA compliant health insurance, or "minimum essential coverage." PPACA also requires certain employers to offer PPACA compliant insurance coverage to their employees. Tax penalties may be imposed on U.S. residents or citizens who do not maintain minimum essential coverage, and on certain employers who do not offer PPACA compliant insurance coverage to their employees. In some cases, certain individuals may be deemed to have minimum essential coverage under PPACA even if their insurance coverage does not provide all of the benefits required by PPACA. You should consult your attorney or tax professional to determine whether the policy meets any obligations you may have under PPACA.

Privacy Statement:

We know that your privacy is important to you and we strive to protect the confidentiality of your non-public personal information. We do not disclose any non-public personal information about our insureds or former insureds to anyone, except as permitted or required by law. We maintain appropriate physical, electronic and procedural safeguards to ensure the security of your non-public personal information. You may obtain a detailed copy of our privacy policy by calling us toll-free at (888) 301-9289 or by visiting us at https://www.trawickinternational.com/privacy-policy.

Complaints:

In the event that you remain dissatisfied and wish to make a complaint you can do so to the Complaints team at SureGo Administrative Services: Toll Free 866-669-9004 • PO Box 2069 Fairhope, AL 36533.

Data Protection:

Please note that sensitive health and other information that you provide may be used by us, our representatives, the insurers and industry governing bodies and regulators to process your insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited, or no data protection laws). We have taken steps to ensure your information is held securely. Where sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use as set out above. Information we hold will not be shared with third parties for marketing purposes. You have the right to access your personal records.

THIS IS A LIMITED BENEFIT POLICY. The insurance described in this document provides limited benefits. Limited benefits plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

By purchasing this insurance provided by Crum & Forster SPC, under the jurisdiction of the Cayman Islands, you become a member of the Fairmont Specialty Trust.

This is brief summary of the features available in this plan. It is not a contract of insurance. This plan includes both insurance and non-insurance benefits. Limitations and exclusions apply. The terms and conditions of coverage may be viewed using these links:

Link to Description of Coverage, Exclusions and Limitations

Link to Purchase Coverage

Link to **Telemedicine Coverage

Your Agent Information

Crossborder Services, LLC
www.americanvisitorinsurance.com

Five Greentree Center, Suite 104
Marlton, NJ 08053

877-340-7910

info@americanvisitorinsurance.com
https://www.americanvisitorinsurance.com