What Is a Comprehensive Travel Insurance Policy?

Comprehensive policies are designed for the traveler who may not have primary insurance or has limited coverage overseas. In short, it is for the traveler who is looking for a policy with feature-rich medical and travel benefits.

- Medical and travel benefits are higher and more encompassing than supplemental policies.
- Policies are available on a daily, monthly, or annual basis for travel anywhere in the world outside of the United States.
- Upgrade options include natural disaster and political evacuation, as well as trip cancellation and interruption insurance.
- Policies include access to EuropAssist’s Travel Risk Intelligence Portal.
### Schedule of Benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Available at a daily, monthly, or annual rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$0</td>
</tr>
<tr>
<td>Medical Expense</td>
<td>$500,000</td>
</tr>
<tr>
<td>Accident Expense</td>
<td>$500,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>100% to plan maximum</td>
</tr>
<tr>
<td>Mental Health</td>
<td>Included in $500,000 Medical Expense</td>
</tr>
<tr>
<td>Self-Inflicted Injury</td>
<td>Included in $500,000 Medical Expense</td>
</tr>
<tr>
<td>Repatriation of Remains</td>
<td>$50,000</td>
</tr>
<tr>
<td>Emergency Reunion</td>
<td>Included in $500,000 Medical Expense</td>
</tr>
<tr>
<td>Emergency Medical Evacuation</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Cashless Access to Emergency Care</td>
<td>Up to $5,000 for covered event</td>
</tr>
<tr>
<td>Alcohol and Drug Abuse</td>
<td>Included in $500,000 Medical Expense</td>
</tr>
<tr>
<td>Accidental Death and Dismemberment</td>
<td>$20,000 per insured</td>
</tr>
<tr>
<td>Maternity</td>
<td>Included in $500,000 Medical Expense</td>
</tr>
<tr>
<td>Dental Emergency</td>
<td>Up to $750.00</td>
</tr>
<tr>
<td>Interscholastic Sports-Related Injuries</td>
<td>Included in $500,000 Medical Expense</td>
</tr>
<tr>
<td>Intramural, Club, and Recreational Sports Injuries</td>
<td>Included in $500,000 Medical Expense</td>
</tr>
<tr>
<td>24-Hour Travel Assistance, Including Medical Translation</td>
<td>Included—Provided by EuropAssist</td>
</tr>
<tr>
<td>Trip Delay</td>
<td>$50 per day—$200 maximum</td>
</tr>
<tr>
<td>Trip Delay Due to Quarantine</td>
<td>$250/day—$2,500 maximum</td>
</tr>
<tr>
<td>Loss of Baggage and Personal Effects</td>
<td>$2,000</td>
</tr>
<tr>
<td>Baggage Delay</td>
<td>$200</td>
</tr>
</tbody>
</table>

### Optional Upgrades

<table>
<thead>
<tr>
<th>Upgrade</th>
<th>Available monthly or annually</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Disaster and Political Evacuation Upgrade*</td>
<td></td>
</tr>
<tr>
<td>Political Evacuation</td>
<td>$100,000</td>
</tr>
<tr>
<td>Natural Disaster Evacuation</td>
<td>$100,000</td>
</tr>
<tr>
<td>Kidnapping/Ransom Consulting</td>
<td>$250,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Upgrade</th>
<th>Available on a per-trip basis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trip Cancellation and Interruption Upgrade**</td>
<td>100% of trip cost up to $5,000 or $7000</td>
</tr>
<tr>
<td>Accidental Death and Dismemberment—Air Only</td>
<td>$100,000 aggregate per occurrence up to $1,000,000</td>
</tr>
</tbody>
</table>

*Included for all Elon students  
**Purchased for Winter Term participants only

This is only a brief description of the coverage(s) available. Your policy, along with the Confirmation of Coverage, will contain plan limitations, exclusions, and termination provisions. This plan is underwritten by Nationwide Mutual Insurance Company and affiliated companies with a rating of A+ (Superior) by A.M. Best Company.

www.inext.com  info@inext.com  1.855.578.6398