

Dear Student,

We are pleased to announce an **important change in our support services** for our students who are traveling abroad on school-sponsored travel. **Amherst College is now enrolled in AIG/Travel Guard**, a membership that gives students studying abroad or traveling abroad on school-sponsored travel access to a full range of medical information, travel assistance and emergency services. **We no longer have access to International SOS.**

Please visit the Five College web site https://www.fivecolleges.edu/riskmgmt/intltravel/student_intl to access the AIG/Travel Guard portal and learn more about the AIG/Travel Guard program benefits. This letter is only an introduction to this new program; you should visit the website for detailed information. Use the Five College membership number **9125324** to access the AIG/Travel Guard website before you go abroad on school sponsored travel. Students should print a card from the web site or obtain a wallet card from your institution. Please know, however, access to services is NOT dependent on having the card on your person.

Here is a brief overview of the most important program features:

- **As a member, you have access to AIG/Travel Guard [information services](#) at no charge.**
These information services range from the website information provided (including country risk ratings, U.S. State Department postings, medical travel recommendations and immunization requirements) to access to medical doctors via phone consultation, referrals to English-speaking doctors, to care assessment and translation services in case of hospitalization.
- **However, use of actual medical services (beyond information services) or any service that requires an expenditure of funds to another party is not free.**
While members have access to AIG/Travel Guard clinics and doctors around the world, delivery of such services must be covered by the member and/or the member's health insurance policy. **This program and membership is not a health insurance plan!** Students are still required to have health insurance that covers them while abroad. The college's student health insurance plan meets the health insurance requirement for study or travel abroad. Not all employer plans, if you are covered under your parents' insurance, cover routine medical expenses or mental health care abroad, so be sure to check with your health care plan before you travel.
- This plan also provides **medical evacuation and repatriation coverage**; if these services are needed they must be coordinated through the Five College Risk Management Office and AIG for coverage to apply. See the Risk Management web site for more information (https://www.fivecolleges.edu/riskmgmt/intltravel/student_intl).
- **Students traveling on school sponsored travel should register their trips with AIG/Travel Guard** using the AIG/Travel Guard "**My Alerts**". This will give you the opportunity to receive e-mail alerts from AIG/Travel Guard and help enable your program coordinator to contact you in the event of an emergency. This recommendation is in addition to any other **required registrations** by your institution.
- **We strongly recommend you use another feature of the AIG/Travel Guard membership: the online Emergency Record.** Students can input medical history, blood type, recent surgeries, allergies, etc., and this confidential information is only accessed by AIG/Travel Guard medical staff in an emergency situation where the student is not able to communicate. Travel plans; travel documents and contact information (destination, dates, flights, hotels) can also be logged or posted on the website, and will not be accessed unless the information is needed in an emergency.

Students who are traveling for personal reasons (leisure travel) can use the AIG/Travel Guard travel assist services but are not covered for emergency medical evacuation or repatriation. Be sure to arrange for this coverage before you depart; it may already be provided by your health insurer or may be inexpensively obtained through a trip insurance package.

Sincerely,

Beth Carmichael,
Risk Manager, Five Colleges Incorporated
Tel: 413-538-2731

https://www.fivecolleges.edu/riskmgmt/intltravel/student_intl

The AIG Benefits Travel AssistSM Advantage

With today's political, environmental, cultural and technical instabilities, the world is riskier than ever. From crime and health hazards to natural disasters and social unrest, you can experience a range of threats during business travel.

With the AIG Benefits Travel AssistSM program, you can feel confident knowing that your employer has the flexibility and global reach to respond to a full range of traveler needs.



Please detach card.

AIG Benefit Solutions*

AIG BENEFITS TRAVEL ASSISTSM ID CARD

Ambassador (Business Travel Accident)
24/7 Assistance Services

Policyholder: Five Collages, Inc.

Policy Number: 9125324

To access your assistance website services, visit
www.aigbenefits.com/travelassist.
Click "Sign In" and register with your policy number
(using numerals only).

International Students Only

This brochure is a brief description of your Travel Assistance Service. Services are provided only while the covered individual is traveling a distance of more than 100 miles away from their residence (true, fixed, permanent home) or permanent place of assignment. If on a school trip outside of the United States, coverage is not provided in country of residence. For more detailed information on coverage, please call the number on your AIG Card.

Travel Accident/Medical Evacuation/Repatriation \$250K – CALL FIRST!

¹ U.S. Travel Answer Sheet; U.S. Travel Association; November 2010

² Identically theft services are not available for residents in New York or outside the United States.

Insurance underwritten by:
National Union Fire Insurance Company of Pittsburgh, Pa.
New York, New York
Policy series number: C11860DBG

www.aigbenefits.com

AIG Benefit Solutions® is the marketing name for the domestic benefits division of American International Group, Inc.

The underwriting risks, financial and contractual obligations and support functions associated with products issued by National Union Fire Insurance Company of Pittsburgh, Pa., are its responsibility. National Union Fire Insurance Company of Pittsburgh, Pa., is authorized to conduct business in the state of New York. Coverage may not be available in all states.

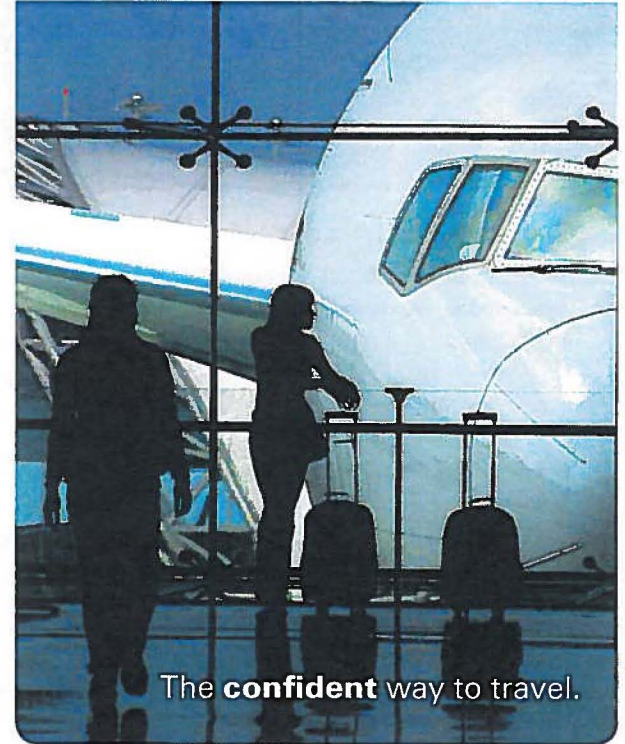
This is only a brief description of the coverage(s) available. All products are subject to the policy terms, conditions, limitations, reductions, exclusions and termination provisions. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. Please see policy and certificate for details.

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AGLC106111-B'S R06/12

AIG BENEFITS TRAVEL ASSISTSM
Services

GUIDE



The **confident** way to travel.

AIG Benefit Solutions®

Insurance underwritten by:
National Union Fire Insurance Company of Pittsburgh, Pa.

Assistance Services

AIG Benefits Travel Assist™ offers a broad spectrum of customer service and account support solutions worldwide. Through our six Assistance Centers located around the globe, we provide an array of services designed to help travelers cope with emergencies and simplify the travel experience.

Travel Medical Assistance

From physician referrals to coordination of medical evacuations, we attend to medical needs anywhere in the world.

- Emergency Medical Evacuation
- Referrals to Hospitals and Providers
- Emergency Prescription Replacement
- Medical Case Management
- Medical Payment Arrangements

Worldwide Travel Assistance

With Ambassador, help is just a phone call away. Our assistance coordinators will arrange all your travel affairs and are always connected to the latest travel information.

- Lost/Stolen Baggage Assistance
- Lost Passport/Travel Documents
- ATM Locator
- Roadside Assistance
- Emergency Telephone Interpretation
- Legal Referrals/Bail Bond

Security Assistance Services

We're here to help you feel secure at home or while traveling. Regional and subject matter specialists are on call to assist with up-to-the-minute, destination-specific advisories.

- Security evacuation assistance with immediate, on-the-ground physical response
- 24-hour response services to assist employees and their families during an incident
- Security and safety advisories
- Global risk analysis
- Up-to-the-minute information on current world situations

VIP Concierge Services

Put your plans in our hands. Our concierges are available 24/7 to respond to virtually any request—large or small.

- Restaurant Referrals and Reservations
- Event Ticketing
- Ground Transportation Coordination
- Golf Referrals/Tee-Time Reservations
- Wireless Device Assistance
- Corporate Event Planning

In 2009, U.S. business travelers took 432 million trips—a significant number of which were within a heightened risk environment.¹



Identity Theft Assistance²

From process education to providing contact information for credit reporting agencies, trained representatives are here to take calls 24 hours a day, 7 days a week.

- Account Activity Monitoring
- Financial Account Investigation
- Credit Review and Fraud Detector
- Social Security Personal Earnings and Benefits Statement Assistance
- Criminal Prosecution Assistance

AIG BENEFITS TRAVEL ASSISTSM ID CARD

Toll-Free/Free Phone (within the U.S.): 1-877-244-6871
Collect/Reverse Charge (outside the U.S.): +1-715-346-0859
Email: travelassist@aigbenefits.com

Contact in the event of:

- Emergencies
- Eligibility verification
- Doctor referrals
- Medical evaluations
- Repatriation of remains
- Benefit plan information and payments
- Assistance services

www.aigbenefits.com/travelassist
Mail claims to: Chertis A&H Claims Dept. | P.O. Box 25987 | Shawnee Mission, KS 66225-5897

TRAVEL ASSISTANCE

NOTE: Travel assistance services shall correspond with the Group Travel Accident Coverage. In the case of Five Colleges, the travel assistance coverage is available when a covered person is on a “trip” as defined above under “Covered under what circumstances”. Travel must be 100 or more miles away from the eligible persons place of permanent assignment or residence. Exclusions and limitations of the Travel Accident Policy apply to benefits available under this coverage. Only Medical Evacuation and Repatriation provide any financial resources to the insured. All other services are “assist” only, using the insured’s own resources.

Medical Evacuation and Repatriation services must be directed by Chartis Ambassador Services for any benefits to be paid.

Services Offered	Chartis Ambassador Services
Emergency Medical Assistance	
• Medical referrals	Will assist in providing access to local doctors/facilities
• Medical monitoring	Will assist in providing access to local doctors/facilities
• Medical Evacuation / Return Home	<ul style="list-style-type: none"> • Covered person is outside of 100 mile radius of residence or permanent assignment. • Transported to (1) nearest hospital or medical facility, (2) his or her residence or country of domicile or (1) and (2) Note: will not automatically be returned home – may send to closest medical facility. • Maximum amount \$250,000 (as of 7/1/11).
• Traveling Companion	Will assist with travel arrangements
• Dependent Child Assistance	Will assist with travel arrangements
• Visit by a Family Member or Friend	Will assist with travel arrangements
• Emergency Medical payment Assistance	Will assist using your financial resources
• Return of Mortal remains	Loss of life due to injury while outside a 100 mile radius from his/her place of residence or permanent assignment. Return to country of domicile up to a maximum of \$250,000 (as of 7/1/11).
• Replacement of Medication / Eyeglasses	Assistance with replacement, using your financial resources.
Emergency Personal Services	
• Sending and receiving emergency messages	Will arrange for assistance
• Emergency Travel Arrangements	Will arrange for assistance
• Emergency Cash	Coordinate with your finances
• Locating Lost luggage or Passport	Will arrange assistance
• Legal Assistance/Bail	Legal Assistance Only
• Interpretation/Translation	Will provide assistance
Pre Trip Information	
• Informational services regarding passport, cultural information, temperature and weather conditions, embassy and consular referrals, foreign exchange rates, travel advisories	Included through 24 hour toll free number

Country of Domicile is defined as the *true fixed and permanent home and principal establishment and to which whenever he/she is absent he/she has the intention of returning*. Residence is defined as *true, fixed and permanent home*. In the case of students, their residence not the dorm or off campus living address.

This schedule is for informational purposes only. In the event of any conflict between this schedule and the policy, the policy language will prevail.

**FIVE COLLEGE COMPLIANCE and RISK MANAGEMENT
Travel Accident Insurance & Travel Services Program for Students**

Summary of Coverage

July 1, 2011 to June 30, 2014

Who is Covered?	When does coverage apply, or under what circumstances?	Coverage Type	Amount of coverage / Limitations on coverage
<p>Class VI All active enrolled Domestic (U.S. citizen) Students, who are traveling on sponsored trips on behalf of and/or who are attending sponsored activities (that are not being held on any campus grounds and/or any owned/leased/operated properties), who are not in any other Class.</p>	<p>While participating in a school related activity while away from the Policyholder premises and under the supervision of the Policyholder.</p>	<p>Accidental Death & Dismemberment Permanent and Total Disability Accident Medical Expense – Excess Seatbelt Benefit</p>	<p>\$5,000 No Coverage \$2,500 (does not apply to students participating in intercollegiate, interscholastic, club, or intramural sports.) 10% of Principal sum to a maximum of \$25,000.</p>
<p>Class IX All active enrolled Domestic (U.S. citizen) Students who are traveling outside of the United States on sanctioned Abroad Programs.</p>	<p>24 Hour coverage while outside the U.S. and while enrolled at the college for a study abroad program. Coverage ends upon return to the U.S., or following the end of the term of study for the study abroad program, allowing for reasonable return travel, whichever is earlier.</p>	<p>Accidental Death & Dismemberment Permanent and Total Disability Accident Medical Expense – Excess Seatbelt Benefit</p>	<p>\$5,000 No Coverage \$2,500 (does not apply to students participating in intercollegiate, interscholastic, club, or intramural sports). 10% of Principal sum to a maximum of \$25,000.</p>
<p>Class VII All active enrolled International Students (non-U.S. citizen), while in the United States or traveling on sponsored trips (except such travel to/from or while in the International Student’s own Country of Residence), who are not in any other Class.</p>	<p>24 Hour coverage while in the U.S. OR if on a college sponsored trip abroad or study abroad as long as not in country of origin.</p>	<p>Accidental Death & Dismemberment Permanent and Total Disability Accident Medical Expense – Excess Seatbelt Benefit</p>	<p>\$5,000 No Coverage \$2,500 (does not apply to students participating in intercollegiate, interscholastic, club, or intramural sports). 10% of Principal sum to a maximum of \$25,000.</p>
<p>Accident Medical Benefit is excess of any other collectible insurance, including student health insurance, sports injury insurance, auto, or other insurance whether the Policyholder is the insured or a third party.</p>			

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FIVE COLLEGE COMPLIANCE and RISK MANAGEMENT
Travel Accident Insurance & Travel Services Program for Students
Summary of Coverage

July 1, 2011 to June 30, 2014

POLICY PROVISIONS

<p>Incurral Period</p> <p><i>Accidental Death or Dismemberment Defined as Loss of:</i></p> <p>Life</p> <p>Both hands or both feet or sight in both eyes (loss of sight defined as complete and irrecoverable loss of sight)</p> <p>One hand and one foot</p> <p>Speech & Hearing in both ears</p> <p>Either Hand or foot and sight of one eye</p> <p>Either hand or foot</p> <p>Sight of one eye</p> <p>Speech or Hearing in both ears</p> <p>Thumb & index finger on same hand</p> <p>Exposure to elements as a result of accident</p> <p>Disappearance</p> <p>Reduction Schedule (AD&D only)</p> <p> Age: Trustees, Employees.</p> <p> 70-74</p> <p> 75-79</p> <p> 80-84</p> <p> 85+</p> <p> Age: All Others</p> <p> 70-74</p> <p> 75-79</p> <p> 80-84</p> <p> 85+</p> <p>Aggregate Limit of Liability</p>	<p>365 days (Defined loss must occur within 365 days of accident)</p> <p><i>Coverage benefit is percentage of "amount of Coverage" shown above, depending upon the loss</i></p> <p>100%</p> <p>100%</p> <p>100%</p> <p>100%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>50%</p> <p>25%</p> <p>Included as cause of loss, benefits per schedule above</p> <p>Benefits payable after one year of disappearance</p> <p><i>Benefit is reduced to the percent of total benefit based on age of insured</i></p> <p>82.5%</p> <p>57.5%</p> <p>37.5%</p> <p>20%</p> <p>65%</p> <p>45%</p> <p>30%</p> <p>15%</p> <p>\$1,500,000 any one accident</p>
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EXCLUSIONS

<ul style="list-style-type: none"> • Self –inflicted wounds, suicide, attempted suicide • War or act of war • Injury in the armed force • Commitment of a felony • A loss suffered when insured is legally intoxicated will be reviewed for attempted suicide, suicide and may be denied • Piloting an aircraft • Boarding, alighting from aircraft engaged in extra hazardous aviation activity or policyholder owned aircraft • A loss suffered when insured is voluntary taking illegal or nonprescription drugs will be reviewed for attempted suicide, suicide, and may be denied • Ordinary Travel to and from school • Bona fide leaves of absences or vacations • Sickness or disease except infection to any accidental wound • Medical or surgical treatment of sickness or disease • Hernia of any kind 	<p><i>Benefits will not be paid if the cause of the death or injury is a result of any of the causes or occurs during any of the conditions shown at left.</i></p> <p>Except as otherwise provided (see notes below)</p> <p>Except for acute illness, only as respects repatriation or medical evacuation</p>
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FIVE COLLEGE COMPLIANCE and RISK MANAGEMENT
Travel Accident Insurance & Travel Services Program for Students
Summary of Coverage

July 1, 2011 to June 30, 2014

Notes to Exclusions:

Students who are on a study abroad program between terms will be covered unless they return to the US or country of origin. If students arrive in the country for the study abroad program for personal travel prior to the program inception, coverage will begin when the term starts. Students will be covered for return travel from a study abroad program but if the student does not return to the US within a reasonable period (usually 1 to 3 days), then the coverage will cease as of the end of the school term.

KEY DEFINITIONS / LIMITATIONS TO COVERAGE

<p>Permanent Total Disability Definition of Permanently Totally Disabled</p> <p>Age Limit</p> <p>Disability Period (must be disabled for specific period before benefit is payable)</p> <p>Qualifying Period (must be disabled within one year of accident for benefits to apply)</p>	<p>Unable to perform the material and substantial duties of any occupation for which qualified by reason of education, experience or training</p> <p>Age 70 (<i>not covered after age 70</i>)</p> <p>12 months</p> <p>365 days of the accident</p>
<p>Seatbelt Benefit</p>	<p>Additional benefit if insured suffers an accidental death while operating or riding as a passenger in a registered automobile while wearing a properly fastened original factory installed seatbelt. Must be documented in the official report of the accident or certified by the investigating officer.</p> <p><i>Note: Exclusions of the policy apply</i></p>
<p>Accident Medical Expense</p>	<p>Excludes Sports Activities; Insured must suffer the injury within 180 days of accident which caused the injury and the benefit is payable for charges incurred only within 52 weeks after the date of the accident causing that injury.</p>

Students who are traveling overseas may wish to purchase an “International Student ID Card”, which may also offer many similar travel service benefits, medical evacuation and repatriation coverage in addition to student discounts. It should be recommended to students that they inform their parents of any benefits associated with such cards so that additional services or benefits may be accessed in the event of an emergency.