

## STUDY ABROAD AND TRAVEL INSURANCE

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Students enrolled in JMU-sponsored international programs are responsible for health care and travel expenses and processes related to participation. Participants are expected to assume the responsibility in obtaining **health insurance** coverage sufficient for any injury or illness that might occur during study abroad. JMU and its representatives make no representations concerning the adequacy of health insurance provisions.

In addition, students are strongly encouraged to purchase **trip cancellation** insurance that would provide monetary support for non-refundable expenses and service charges imposed by public carriers and travel suppliers, including baggage loss or delay. JMU does not represent or act as an agent for, and cannot control the acts or omissions of, any sponsoring organization, transportation carrier, housing agency or owner, or other provider of goods or services involved in the program.

### QUESTIONS FOR YOUR INSURANCE PROVIDER

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1. Does your travel policy cover you in all the countries to which you may be traveling?
2. Are there any pre-admission requirements, e.g. medical testing, for your policy that are NOT practical outside the United States?
3. Does your policy include medical evacuation and emergency repatriation services? Will it cover a family member's cost to come to your site if you are hospitalized for an extended period of time?
4. What about reimbursement? Do you have to pay for services up front and be reimbursed later? What documentation will you need to get a refund?
5. Do you have to be a full-time student to remain insured?
6. Does your policy have adequate accident and illness limits?
7. Does your policy cover you while driving an automobile or motorcycle? (FYI: OIP strongly recommends that you DO NOT DRIVE while overseas.)
8. Are emotionally or psychologically-related issues covered by your insurance?
9. Does your policy cover lost luggage, stolen property, or flight cancellations?
10. Does your policy cover non-academic activities, such as pony-trekking, swimming, biking?

### LIST OF PROVIDERS

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This alphabetical list of insurance providers is compiled as a resource. JMU does not endorse any of the insurance companies or their services.

**ACCESS AMERICA, INC.**  
P.O. Box 90315  
Richmond, VA 23286-4991  
(800) 807-3982  
[www.accessamerica.com](http://www.accessamerica.com)

**ASA, INC.**  
International Health Insurance

P.O. Box 93100  
Phoenix, AZ 85070-3100  
(888) ASA-8288  
[www.asaincor.com](http://www.asaincor.com)

**ASSOCIATED INSURANCE  
PLANS INTERNATIONAL, INC**  
1301 S. Wolf Rd. Ste. 403  
Prospect Heights, IL 60070

(800) 452-5772  
[www.a-i-p-i.com](http://www.a-i-p-i.com)

**CIEE (provided by purchase of  
the ISIC card)**  
7 Custom House St., 3<sup>rd</sup> Floor  
Portland, ME 04101  
(800) 40-Study

[www.ciee.org](http://www.ciee.org)

**CSA TRAVEL PROTECTION**  
P.O. Box 939057  
San Diego, CA 92193-9057  
(800) 873-9855  
[www.travelsecure.com](http://www.travelsecure.com)

**CULTURAL INSURANCE SERVICES INTERNATIONAL (CISI)**  
River Plaza  
9 West Broad Street  
(800) 303-8120  
[www.culturalinsurance.com](http://www.culturalinsurance.com)

**GATEWAY PLANS**  
Underwritten by AIG  
1255 23<sup>rd</sup> St. NW, Ste. 300  
Washington, DC 20037  
(800) 282-4495  
(202) 367-5097  
[www.gatewayplans.com](http://www.gatewayplans.com)

**GLOBAL TRAVEL INSURANCE**  
2438 West Vancouver, BC, #216  
V7V1LD  
Canada  
(604) 913-1150  
(800) 232-9415  
[globaltravelinsurance.com](http://globaltravelinsurance.com)

**HEALTHCARE GLOBAL 2000 (WALLACH & CO. or HealthCare Abroad)**  
107 West Federal St.  
P.O. Box 480  
Middleburg, VA 20118-0480  
(800) 237-6615  
(540)-687-3166  
[www.wallach.com](http://www.wallach.com)

**HTH WORLDWIDE INSURANCE SERVICE**  
One Radnor Corporate Ctr., Ste 100  
Radnor, PA 19087  
(877) 424-4325  
[www.hthtworldwide.com](http://www.hthtworldwide.com)

**INTERNATIONAL SOS ASSISTANCE**  
Eight Nishominy Interplex  
Suite 207

Trevoze, PA 19053  
(800) 523-8930  
[www.internationalsos.com](http://www.internationalsos.com)

**INTERNATIONAL MEDICAL GROUP, INC.**  
407 Fulton Street  
Indianapolis, Indiana 46202  
(866) 368-3724  
(317) 655-4500  
[www.imglobal.com](http://www.imglobal.com)

**MEDEX ASSISTANCE**  
8501 LaSalle Road, Ste. 200  
Towson, MD 21286  
(410) 453-6300  
[www.medexassist.com](http://www.medexassist.com)

**PENTECO**  
P.O. Box 20069  
Alexandria, VA 22320-9804  
(800) 247-5575  
[www.isis-travelinsurance.com](http://www.isis-travelinsurance.com)

**PETERSEN INTERNATIONAL UNDERWRITERS**  
23929 Valencia Blvd.  
Suite 215  
Valencia, CA 23929  
(800) 345-8816  
[www.piu.org](http://www.piu.org)

**SPECIALTY RISK INTERNATIONAL, INC (SRI)**  
9200 Keystone Crossing, Suite 300  
Indianapolis, IN 46240 USA  
(800) 335-0611  
(317) 575-2652  
[info@specialtyrisk.com](mailto:info@specialtyrisk.com)

**T.W. LORD & ASSOCIATES**  
International Benefits Division  
P.O. Box 1185  
Marietta, GA 30061  
(800) 633-2360  
[Catherine@twlord.com](mailto:Catherine@twlord.com)

**TRAVEL ASSISTANCE INTERNATIONAL**  
9200 Keystone Crossing  
Ste. 300  
Indianapolis, IN 46240  
(800) 821-2828  
[www.travelassistance.com](http://www.travelassistance.com)

**TRAVEL GUARD**  
1145 Clark Street  
Stevens Point, WI 54481

(800) 826-4919  
[www.travelguard.com](http://www.travelguard.com)

**TRAVEL INSURED INTERNATIONAL**  
52-S Oakland Ave  
P.O. Box 280568  
E. Hartford, CT 06128-0568  
(800) 243-3174  
[www.travelinsured.com](http://www.travelinsured.com)

**TRAVEL-INSURANCE-ONLINE.COM**  
0870 755 6101  
14-18 Heddon Street  
London W1B 4DA  
[info@Travel-Insurance-Online.com](mailto:info@Travel-Insurance-Online.com)

**TRAVEL INSURANCE SERVICES**  
Inter-Medical Division  
2950 Camino Diablo, Ste 300  
Walnut Creek, CA 94597-3991  
(800) 937-1387  
[www.travelinsure.com](http://www.travelinsure.com)

**TRAVEL INSURANCE**  
(877) 279-7959  
<http://www.travel-ins.net>

**TRAVELEX INSURANCE**  
P.O. Box 641070  
Omaha, NE 68164-7070  
(800) 457-4602  
[www.travelex-insurance.com](http://www.travelex-insurance.com)

**TRAVMED (TravelSafe Insurance Co.)**  
P.O. Box 7050  
40 Commerce Drive  
Wyomissing, PA 19610  
(888) 885-7233  
[www.travelsafe.com](http://www.travelsafe.com)

**UNIVERSAL SERVICE AND ASSISTANCE**  
(800) 770-9111

**WORLDWIDE ASSISTANCE SERVICES**  
1133 15<sup>th</sup> St. NW, Ste 400  
Washington, D.C. 20005  
(800) 777-8710  
[www.worldwideassistance.com](http://www.worldwideassistance.com)

