

# INTERNATIONAL TRAVEL ATHLETIC ACCIDENT AND SICKNESS INSURANCE

FOR COLLEGE SPORT TEAMS  
TRAVELING ABROAD

## THE CASE FOR COVERAGE

Student-athletes face the risk of sports-related injury, but international travel can bring other unforeseen risks including unexpected illness or injury while traveling abroad.

Often travelers encounter some kind of medical problem on their journey—and depending on the destination, domestic insurance may not be much use.

A school's Intercollegiate Sports/College Accident Insurance typically does not cover accidents that happen outside normal athletically related activities, and some U.S. health insurance plans provide limited international coverage, which may result in higher out-of-network and out-of-pocket costs for student-athletes, their families, and other travel party members. Plus, some plans may not cover medical evacuations, which can cost \$100,000 or more.<sup>1</sup>

When the unexpected occurs, you and your travel party want immediate assistance and valuable insurance coverage to help defray the cost of medical care and other emergency services abroad.

<sup>1</sup> <https://www.forbes.com/sites/everettpotter/2017/06/06/5-reasons-why-you-need-medical-evacuation-coverage>

## HOW WE MEET YOUR NEEDS

**A-G and Berkley Accident and Health** are partnering together to bring you innovative Accident and Sickness Insurance solutions tailored to your travel party's specific needs.

**Help is just a phone call away.** With 24/7 worldwide access to non-insurance Travel Assistance Services, you can find a local physician, advance medical payment and/or coordinate communication between families and local doctors.

**May help to reduce overall out-of-pocket expenses** and minimize the impact of high deductibles by filling potential gaps in domestic health plans.

**Emergency medical evacuation** benefit and emergency medical assistance may help injured travelers get to a hospital quickly for treatment.

**Emergency reunion benefit** helps to keep family members close when a member of your travel party is hospitalized overseas.

**May reduce the frequency of General Liability claims**, which may potentially reduce costs for the college or university.

## WHO WE COVER

We offer specialized insurance solutions designed for colleges and universities covering all travel party members including:

- Student-athletes
- Coaches
- Faculty
- Staff
- Guests
- Spouses

A-G Specialty Insurance,  
LLC P. O. Box 21013,  
Eagan, MN 55121

Berkley Accident & Health  
Special Risk  
757 Third Avenue, 10th Floor  
New York, NY 10018





## COVERAGE OVERVIEW

Coverage is provided to all eligible travel party members while on a specified trip. Benefits and eligibility may vary by state.

## BENEFITS

- Accidental Death and Dismemberment (\$50,000 limit / \$1,000,000 Aggregate Limit of Liability)
- Coma
- Emergency Medical Evacuation
- Emergency Reunion
- Home Alteration and Vehicle Modification
- Rehabilitation
- Repatriation
- Safety Device
- Supplemental Out of Country Medical Expense (\$90,000 limit)

## NON-INSURANCE TRAVEL ASSISTANCE SERVICES

When emergencies happen abroad, teams need travel and medical assistance they can count on. With International Travel Athletic Accident and Sickness Insurance, your travel party has access to 24/7 worldwide non-insurance Travel Assistance Services, so help is just a phone call away if they need to find a local doctor, replace medication, advance medical payment and/or coordinate emergency medical services in an unfamiliar location.

## CONTACT

Joe Giunta | Director of Collegiate Partnerships  
jgiunta@agadm.com sales@agadm.com  
Cell: (267) 788-5199

Insurance coverage is underwritten by Berkley Life and Health Insurance Company, (domiciled in Iowa- California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Iowa- California Certificate of Authority #6978), 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690.

Policy Form Series: AH52051

This is a limited policy.

The insurance described in this document provides limited benefits. Limited benefit 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 coverage as set forth under the Patient Protection and Affordable Care Act.

Travel non-insurance assistance services are not insurance and are provided by a third party vendor.

## A-G SPECIALTY INSURANCE, LLC

A-G writes accident, health, and liability plans for K-12 programs, collegiate student and athletics programs, national governing bodies, many youth sports organizations, and special risk coverages to niche markets (camps, clinics, day cares centers, etc).

We currently work with over 700 K-12 school districts, 400 colleges and over 2,000 special risk clients and are proud to be known as a leader in the marketplace for fair pricing and outstanding customer service.

Visit Our Website: [www.agspecialtyinsurance.com](http://www.agspecialtyinsurance.com)

## BERKLEY SPECIAL RISK

Berkley Accident and Health is a member company of W.R. Berkley Corporation, a Fortune 500 company and one of the nation's premier commercial lines property/casualty insurance providers.

Our business model and structure are optimized for speed and agility, solely focused on bringing the best products and customer experience to the Accident and Health marketplace and creating growth opportunities for our business partners.

Visit Our Website: [www.BerkleyAH.com](http://www.BerkleyAH.com)