

Dear Administrator:

With Winter coming to an end, thoughts turn to warmer weather, and plans that may be under way for student trips abroad. We all know that accidents can happen anywhere, but even with adequate preparation and chaperones, incidents due to unfamiliar surroundings, and/or unfamiliar foods, do occur. A student's family insurance plan likely has some out-of-pocket expenses (deductible, copayments, co-insurance) that the family will be responsible for, and those amounts often are requested while the student is still abroad. And what about a student that has no family insurance?

I am pleased to inform you of our School Travel Accident and Sickness Insurance.



SCHOOL TRAVEL ACCIDENT AND SICKNESS INSURANCE

Underwritten by AXIS Insurance Company

We can now offer coverage for overseas trips with broader coverage for Accident and Sickness

- Does your school sponsor overnight trips overseas, such as senior trips to France?
- Do the parents rely on the student accident coverage to cover their children on these trips?
- If the answer to these two questions is "yes," read further.

Did you know - if a sickness occurs while traveling overseas, student accident insurance alone will not provide coverage. The physician or hospital fee will need to be *paid out of pocket* and submitted to the insurance company for reimbursement. In addition, Student Accident coverage offers no provisions for Medical Evacuation if a serious illness occurs.

School Travel Accident and Sickness insurance can help fill that coverage gap.

OUR POLICY WOULD COVER:

\$100,000 MEDICAL MAXIMUM FOR BOTH SICKNESS AND INJURY
\$0 DEDUCTIBLE
\$25,000 PRINCIPAL SUM
MEDICAL EVACUATION AND REPATRIATION
\$10,000 DENTAL COVERAGE

PREMIUM:

\$6.50 PER PERSON PER DAY.
Minimum policy premium: \$350.00

For additional information, please visit the website at: www.amastudentplans.com or call Thomas Lefebvre at 1-800-451-9668.

Important notice: this information is a brief description of the important benefits and features of the program provided by AXIS Insurance Company. It is not a contract. Full terms and conditions of coverage, including effective dates of coverage, benefits, limitations, and exclusions, are set forth in the policy. This insurance provides limited benefits and 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.

Payment of claims under any insurance policy issued shall only be made in full compliance with all United State economic or trade and sanction laws or regulation, including, but not limited to, sanctions, laws and regulations administered and enforced by the US Treasury Department's Office of Foreign Assets Control ("OFAC").