

A stylized world map in shades of blue and white, centered on the Atlantic Ocean, serving as a background for the text.

University & Secondary School International Programs “Study Abroad” Insurance Protection Package

**Educators International Insurance Protection
Comprehensive & Enhanced Insurance Coverage
For Educators & Educational Institutions - 170 Countries**

COVER AGENCY, Ltd
Wholesale Insurance for the Education Profession
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Insure With A Global Insurance Company that has employees in over 50 countries, and representatives in 170

- The Company understands global travel risks, and has designed an educators foreign insurance package that includes customized coverage enhancements tailored to protect educators and their schools.
- More than 300,000 students travel annually abroad for foreign educational opportunities.

**Educational institutions and school districts need:
Enhanced Superior International Insurance Protection
Claims Service From Employees & Representatives
Throughout the World,
Providing At Location Services When Needed!**

Does academic staff have the knowledge and experience to assess the severity of an “incident” and determine the appropriate security response?

- “How will employees and students be evacuated” from a foreign country in the event of a civil or military uprising or a medical emergency? Ex. Riots in Egypt or even Paris!
- What if key personal information such as a passport, driver’s license or credit cards are lost or stolen? Do they have the resources available to recover or replace these items?

Essential International Liability Insurance

- What if a citizen in a foreign country begins a lawsuit against the University or the Secondary School in a foreign country? Will the domestic insurance policy provide legal defense expenses and pay a foreign judgment being executed against the University's bank accounts, or real estate, in the USA? Probably not!
- Customized International Insurance is essential to protect the University, Secondary School, and their employees (Who may have been personally sued).

Additional Unusual Policy Enhancements:

Property

- • Miscellaneous Personal Property \$50,000
 - • Money and Securities \$25,000
- • Valuable Papers and Records \$50,000
- • Personal Property in Transit \$25,000
- • Miscellaneous Unnamed Insured
 - • Locations \$50,000
 - • Accounts Receivable \$50,000
 - • Fine Arts \$25,000
- • Newly Acquired Property \$100,000

Additional Liability Enhancements

General Liability

- • Blanket Additional Insured
- • Blanket Waiver of Subrogation
- • Partnership and Joint Ventures as Additional Insureds

Amendment

- Knowledge of Occurrence
- • Care Custody and Control Extension Coverage \$25,000 / \$50,000
- • Increased Supplemental Payments – Cost of Bail Bonds \$2,500 and Loss of Earnings \$500

Contingent Auto Liability

- • Blanket Additional Insured
- • Blanket Waiver of Subrogation

Additional Built In Enhancements:

Employers Responsibility Insurance Coverage

(Domestic Workers Compensation is generally Not in Force For Employees During Foreign Travel.)

- • Waiver of Subrogation
- • Amendment to include “board” member under the definition of employee

Optional Policy Enhancements:

- Emergency Reunion & Supplemental Repatriation
- Accidental, Death & Dismemberment Coverage for Students
- Contingent Medical Coverage for Employees, Students and Chaperones

Additional Information & Application Submissions Contact:

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Value-Added Features:

- Access to an array of online valuable travel assistance services and online pre-trip planning tools for educational institutions whose faculty and staff travel abroad.

Cover Agency, Ltd. is a Wholesale Insurance Broker and Agent. It does not issue policies, nor bind the coverages described herein coverages.

Insurance producers are invited to contact us and submit applications for the:

Educator's Study Abroad insurance Protection Package

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