

IMPORTANT FACTS:

DID YOU KNOW?

- That in many countries a night in the hospital can cost upwards of \$3000?
- That something as simple as a broken arm can cost as much as \$2,000 to put in a cast?
- If you need surgery it can easily cost \$10,000 or more?

Why let something like unexpected medical expenses ruin your adventure? If you suffer a sickness or injury, the most important thing is to get the medical attention you need. Without health insurance, the high cost of medical services outside your home country could limit your access to the care you need, or leave you with a large debt to pay.

As you travel and discover other countries, it is important to be protected by a comprehensive insurance policy that offers global support and assistance. Insurance needs to be an important part of your journey. Let **guard.me** insure your health and well-being while you focus on your trip. You can rely on our experts 24 hours a day, 7 days a week for friendly, award-winning help, advice and support.

WHAT IF I LOSE MY ID CARD OR POLICY?

To obtain copies of your ID Card, Policy Wording or Policy Summary, simply logon to www.guard.me, and follow the easy instructions.

WHO DO I CALL IN AN EMERGENCY OR TO GET INFORMATION?

Call the emergency assistance number located on the back of your ID Card. Multi-lingual help is available 24 hours a day, 7 days a week.

HOW DO I FIND A CLINIC?

You may go to any clinic for medical attention, or for help finding a local doctor/clinic, call the assistance number on the back of your ID Card.

HOW DO I MAKE A CLAIM?

For claims such as prescription drugs, doctor or hospital visits, and for all claims information simply logon to www.guard.me, select "Making a Claim" and follow the easy instructions.

POLICY INFORMATION:

Please see over for a Summary of our **guard.me global** Policy. For additional information, visit your school, your school website or go to www.guard.me to download a copy.



Enrollment Inquiries: admin@guard.me

Claims Inquiries: assistance@oldrepublicgroup.com

[#myguardme](https://www.instagram.com/myguardme)



www.guard.me

Underwritten by:

Old Republic Insurance Company of Canada
100 King Street West, 11th Floor, Hamilton, Ontario, Canada L8N 3K9

Travel Healthcare Insurance Solutions Inc. o/a guard.me International Insurance

ISO9001:2015 Registered

GMMG/0317

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global

BENEFIT SUMMARY

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SERVICE	BENEFITS
Hospital	100% of eligible charges
X-rays, Lab Testing	100% of eligible charges
Physician/Surgeon	100% of eligible charges
Psychiatric Hospitalization	100% of eligible charges; benefit is payable to a lifetime maximum of \$50,000
Paramedical Services	100% of eligible charges up to \$300 for Chiropractor, Osteopath Chiropract / Podiatrist – no referral from physician required
Physiotherapy	100% of eligible charges up to \$300
Psychotherapy	up to \$1,000 for outpatient psychotherapy or psychologist care
Ambulance	100% of eligible charges for ground or air ambulance
Emergency Transportation	Taxi fare to or from a hospital or medical clinic up to \$50 each way
Prescription Drugs	100% of eligible charges for new prescriptions; up to \$50 to replace drugs lost, stolen or damaged, up to \$75 to a local physician to replace prescription

SERVICE	BENEFITS
Dental – Accidental Injury	100% of eligible charges for Emergency dental treatment as the result of an injury caused by an accidental blow to the head or mouth
Dental – Emergency	100% of eligible charges up to \$300 for relief of pain and suffering
Medical Equipment	100% of eligible charges for crutches, canes, wheelchairs, walkers, casts etc.
Maternity	Serious complications to pregnancy up to 9 weeks prior to expected delivery date
Family Transportation	Cost of a round trip for a relative OR close friend in case of hospitalization; Up to \$500 for accommodation and meal expenses; will automatically insure the visiting person. The benefit also applies if identification of remains is required.
Return & Escort of Children	In case of your serious sickness or death eligible expenses for return & escort of children; childcare cost up to \$50/day to a max of \$500 for a child traveling with you; one-way return fare of your travelling companion
Air Evacuation/ Return Home	100% of the cost to transport you to the nearest hospital or to a hospital in your Home Country via commercial airline or air ambulance
Accidental Death and Dismemberment	\$25,000

SERVICE	BENEFITS
Common Carrier	\$50,000
Burial in Host Country	Up to \$5,000 for the cost of preparing the remains, cremation or burial and a burial plot in the location where death occurs
Repatriation of Deceased	100% of eligible charges for preparation and return to your Home Country
Hospital Allowance	\$50 per 24 hours to a max \$500
Baggage & Personal Effects	Up to \$800 in the aggregate for lost, stolen or damaged luggage.
Lost or Stolen Passport/ Travel Visa	up to \$500
Lost or Stolen Travel Tickets	up to \$250
Third Party Liability	\$1,000,000 Personal Injury \$1,000,000 Property Damage
Insured Security Evacuation	100% of eligible charges up to \$100,000 in the event of: a) Natural Disaster b) Political or Military unrest c) Terrorist Act

**WORLDWIDE
COVERAGE UP TO \$2,000,000**

important notice:

- This is a summary of benefits available under the [guard.me global](#) policy.
- Certain conditions, limitations and exclusions may apply.
- Full details are found in the [guard.me global](#) policy available at www.guard.me
- The actual policy wording governs.
- Prior approval required for certain benefits.