의료 및 사고를 대비한
여행보험 요약

국제로타리의 경비 지원을 받는 여행자들

국제로타리나 로타리재단으로부터 경비를 지원받아 여행하는 사람들에게는 의료 및 사고를 대비한 여행보험이 제공됩니다. 이 보험은 외국 여행 시 예기치 못한 상해나 질병 치료 시에 고객 부담액이 전혀 없는 보험이입니다. 그러나 만성적인 질환 치료나 질병 예방을 위한 의료행위는 커버되지 않습니다.

이 보험은 다음과 같은 경우에 커버가 가능합니다:
- 의료비(외국 체류 시)
- 24/7 비상 지원: 비상 시 ID 카드에 있는 전화번호로 24시간 연락이 가능하다.
  - Travel Guard는 모든 언어로 전화 통역을 제공하며, 통역 서비스와 연결해 준다.
- 의료 및 보안상의 긴급 피난
- 유해 송환
- 수하물 분실/도난
  - 손실 책임자(보기, 항공사)가 지불하거나 지불할 금액을 초과해 최대 미화 5,000달러까지
- 사고사 및 사지 절단(AD&D)
- 추가 비용없이 로타리 여행에 추가된 개인 여행에 대해 최대 14일간의 보험 혜택 제공

보험 카드(ID)
로타리 기금으로 여행 할 때 반드시 보험카드(ID)를 지참하시기 바랍니다. 보험 카드 뒷면에 보험 적용 서비스에 대한 설명이 나와 있습니다. 사고나 질병이 발생한 경우 카드에 명시된 지원 전화 번호로 전화하여 의료 또는 응급 처치에 대한 도움을 받으십시오. Travel Guard 직원은 의사 또는 의료 시설의 위치를 확인하고, 필요한 서비스를 미리 준비해드릴 수 있습니다.

보험 청구 양식
질병, 사고, 분실 등 보험 적용이 가능한 일이 발생할 때마다 청구서/영수증이 첨부된 보험 청구 양식을 작성, 보험회사로 제출하십시오. 보험 청구서 양식은 국제로타리 위험관리 부서에 이메일 insurance@rotary.org로 요청하면 입수 가능합니다. RI 위험관리 부서는 보험 청구 업무를 담당하지 않으며, 반드시 보험회사인 AIG (제출처는 양식서 3페이지 하단에 명시)로 제출하시기 바랍니다.

보험 청구 시, 청구서와 영수증 등 관련 서류의 사본을 만들어 보관하시기 바랍니다.

자세한 내용 및 절문
더 자세한 내용이나 질문이 있으시면 RI 위험 관리 부서(Risk Management)에 이메일 insurance@rotary.org로 문의하십시오.

이 문서에 제공된 보험 정보는 사용 가능한 보험 조항 및 혜택을 요약한 것입니다. 실제 혜택은 정책 약관을 따릅니다.

2018 년 10 월
Traveling requires attention to a number of unique details that are not related to your primary responsibilities. A study from the Global Business Travel Association shows that 75 percent of travelers encountered a mishap while traveling to their business destinations. Rotary International has provided you with travel accident insurance coverage, along with travel assistance services, to help you with travel mishaps or emergencies during your trip, in case you experience anything from a medical emergency to a security issue or lost luggage. We are here 24 hours a day, 7 days a week to support you.
Supplemental Out-of-Country Accident & Sickness Medical Expense Coverage with 24/7 Assistance Services

As part of Rotary Internationals travel accident program, you also have supplemental out-of-country accident and emergency sickness medical expense coverage. If you suffer a covered injury or contract an emergency sickness that requires you to be treated by a physician while traveling outside of your country of permanent residence during any trip as defined by the policy, the company will pay the usual and customary charges incurred for covered medical services received due to that injury or emergency sickness up to the benefit maximum. This supplemental benefit is payable for such charges after the deductible has been met.

**Benefit Maximum:** $500,000

**Deductible:** $0

**Benefit Period:** 52 Weeks

**Maximum Trip Length:** 180 Days

**Medical Emergency Guarantee Charge Expense Benefit**

If, while traveling outside of your country of permanent residence, you incur a Hospital Admission Guarantee Charge and/or a Medical Expense Guarantee Charge, the Company will pay the actual expenses incurred for guarantee of the payment to the Hospital or the medical provider up to a maximum of $10,000.

This benefit may impact the tax treatment of Healthcare Savings Accounts under High-Deductible Health Plans. Please consult with your tax and legal advisors to learn about any potential impact.

**What’s Covered**

Covered medical service(s) refers to any of the following services, as long as the service is medically necessary:

1. Hospital semi-private room and board (or, when medically necessary, room and board in an intensive care or cardiac care unit), hospital ancillary services (including, but not limited to, use of the operating room or emergency room); or use of an ambulatory medical center;
2. Services of a physician or registered nurse;
3. Ambulance service to or from a hospital;
4. Laboratory tests;
5. Radiological procedures;
6. Anesthetics and the administration of anesthetics;
7. Blood, blood products, artificial blood products, and the transfusion thereof;
8. Physical therapy and occupational therapy;
9. Rental of durable medical equipment;
10. Artificial limbs, artificial eyes, or other prosthetic appliances; or
11. Medicines or drugs administered by a physician or that can be obtained only with a physician’s written prescription.

To learn more or access your assistance website services, visit aig.com/us/travelguardassistance.

**Medical Assistance**

- Coordinate medical evacuations
- Give referrals for hospitals and providers
- Provide emergency prescription replacement assistance
- Arrange special medical services when required

**Travel Assistance**

- Lost/stolen baggage assistance
- Lost passport/travel documents
- ATM locator
- Roadside assistance
- Emergency telephone interpretation
- Legal referrals/bail bond
- Embassy and consulate information

**Assistance Website**

- Travel Security Awareness Training — online instruction modules
- Country reports
- Travel alerts
- aig.com/us/travelguardassistance

**Security Assistance**

- Security evacuation assistance with immediate, on-the-ground physical response
- Security and safety advisories
- 24-hour response services to assist employees and their families during an incident
- Online access to up-to-date security intelligence

**Have an Emergency? Call Travel Guard**

Toll-Free/Free Phone (within the U.S.): +1 877-244-6871

Collect/Reverse Charge (outside the U.S.): +1 715-346-0859


2. Identity theft services are not available for residents of New York or outside of the United States.

www.aig.com/us/benefits

The underwriting risks, financial and contractual obligations, and support functions associated with products issued by National Union Fire Insurance Company of Pittsburgh, Pa., are its responsibility. National Union Fire Insurance Company of Pittsburgh, Pa., maintains its principal place of business in New York, NY, and is authorized to conduct insurance business in all states and the District of Columbia. NAIC No. 19445. AIG Benefits Travel Assist services are provided by Travel Guard Group, Inc., an AIG company. Coverages may not be available in all states. Rotary International is a separate and unrelated entity.

This is a summary only of products and services offered. Actual offerings may vary by group size and are subject to state insurance law, and the benefits/provisions as described may vary due to such law. All products are subject to the policy terms, conditions, limitations, reductions, exclusions, and termination provisions. Please see policy and certificate for details.

Policy series C1180094DDO-B44 R08/15

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