

Core™ Travel Insurance Program for Global Brigades dba Squads Abroad

Frequently Asked Questions and Answers

May 1, 2018

Core™ Travel Administrator

For info re: coverage and upgrades:

www.coretravelinsurance.com

administrator@coretravelinsurance.com

Medical Assistance Provider

For 24-hour emergency medical assistance
call Europ Assistance:

Tel: 866-690-5111 inside the USA

Tel: 202-659-7776 collect outside the USA

For claims questions, see question #29.

1. What is the purpose and limitation of this document?

This document addresses frequently asked questions about the Global Brigades travel medical and evacuation insurance program in which you are automatically enrolled. It allows you to quickly locate the information you need to know about the program and its benefits. Please note that we address coverage issues in a broad way, and this summary does not contain all of the policy details that govern the insurance. That information is available from administrator@coretravelinsurance.com upon request. In the event of a coverage dispute or discrepancy the wording of the policy on file will apply. These benefits are subject to change without notice.

2. Who is the insurance company?

The Insurance Company is Axis Insurance Company. The policy number is **BTAB-50382-371**.

You will find an ID card customized for your Core™ Travel insurance coverage with Global Brigades on the www.coretravelinsurance.com website. Click on the button that says “Go to your Profile”. There you will find a button that says “Print Insurance Card”.

The front of the card will list your name, policy number and organization. The reverse will show contact information for emergency assistance and claims. The emergency assistance provider can inform a medical facility about your coverage and limits. The card is wallet-sized so that you can carry it with you during your trip.

3. What benefits does this plan offer and what are its limits?

“The Core™ Plan” is automatically provided to Global Brigades participants while they are on a Global Brigades program anywhere in the world, outside of the United States. It covers your travel medical risks, including Medical Expenses and Emergency Medical Evacuation, while you are traveling. Travel medical insurance is not the same as the health insurance available to you at

home and does not cover routine or wellness visits, or expenses that can safely wait until you get home. Expenses that arise from situations that are not clearly due to a covered travel medical risk may be payable by the participant. You can then submit the claim to the insurance company with a request for reimbursement.

This policy doesn't provide any kind of liability insurance. Baggage insurance is not included in "The Core™ Plan" but can be purchased as an upgrade.

The benefits and limits of "The Core™ Plan" are:

Medical Expense	\$50,000
Emergency Medical Evacuation	100% of covered expenses
Tail Medical	\$10,000
Emergency Dental	\$1,000 for injury \$250 for alleviation of pain
Accidental Death	\$10,000
Permanent Total Disability	\$10,000
Return of Mortal Remains	100% of covered expenses
Trip Cancellation	\$1,000
Emergency Reunion/Trip Interruption	\$ 3,000
Security Evacuation	\$10,000

4. Can I get higher limits of coverage during my Global Brigades program?

Yes. You can choose to upgrade your limits of coverage from the "The Core™ Plan" to "The Silver Plan"; "The Gold Plan"; or "The Diamond Plan". These plans offer up to \$500,000 in Medical Expense, as well as increased limits on other benefits.

You can upgrade by going to www.Coretravelinsurance.com and clicking on "Go to your Profile". and then "Purchase Options." Fill out the online application and pay for the additional benefits with a credit card before your Global Brigades program starts. You will receive a confirmation of your order by email. Once you have begun your Global Brigades program, however, your limits of insurance coverage cannot change. Premium paid for upgrades is not refundable once you have left for the international journey. If you do not wish to upgrade the coverage, you do not have to do anything. You will automatically receive coverage under the "The Core™ Plan".

5. When does the coverage begin and end?

You are automatically covered for the scheduled period of the Global Brigades program, Coverage begins on the day that your Global Brigades program is scheduled to start and stays in effect until the end of the day on which your program is scheduled to finish. The insurance does not cover international travel time to and from your home country, or the ordinary travel to and from the airports or other points of disembarkation. However, if you return from your program by Emergency Medical Evacuation, coverage applies for transportation directly to the designated medical facility or to your home.