

TRAVEL INSURANCE (USA) - EXPLAINED

The Learning Adventure holds the following two kinds of insurance:

- Financial Failure Protection:
 - If The Learning Adventure goes out of business in between the time you make your payment for your trip and the time you depart, then our insurer will refund your trip or make arrangements for you to travel with another tour operator.
- Public Liability Insurance:
 - If a member of your group suffers an accident which is deemed to be due to The Learning Adventure's negligence, then our public liability insurance will cover compensation payments up to a value of US\$6million.

Coverage for both of the above are included on your trip for no extra fee.

However, we also require all groups travelling with us to have **travel insurance**. Travel insurance should, at the bare minimum, cover all members of your group for emergency medical expenses incurred in case of an accident or illness on your trip. It can also include other items, such as compensation should you need to cancel your trip.

Many schools have an existing policy already in place which will provide travel insurance for your group, but you need to confirm this with your school.

If your group is not already covered, you will need to purchase insurance. You can arrange purchasing insurance through our partner insurance company, iNext Insurance / Nationwide.

Travel Insurance you can purchase through iNext Insurance / Nationwide:

iNext Insurance / Nationwide offers three levels of comprehensive base plans. They offer additional upgrade options for Natural Disaster and Political Evacuation as well as Trip Cancellation and Interruption.

Comprehensive plans are fulfilled through Nationwide Mutual Insurance Company with claims administration provided by Co-Ordinated Benefits Plan. These plans are appropriate for travelers



who may not have primary insurance or have a primary insurance plan with limited to no coverage overseas.

All policies require a minimum of 10 days coverage.

The policies, prices and amounts listed below are guidelines only. For accurate prices and the most up-to-date policies, please contact iNext Insurance / Nationwide directly.

Please note: Any insurance you may purchase would be purchased directly from iNext Insurance / Nationwide, and The Learning Adventure takes no responsibility for any insurance claims which may arise.

| | Basic | Upgrade Plan | Ultimate Plan |
|--|---------------------------|---------------------------|---------------------------|
| Schedule of Benefits | | | |
| Deductible | \$0 | \$0 | \$0 |
| Medical Expense | \$250,000 | \$500,000 | \$500,000 |
| Accident Expense | \$500,000 | \$500,000 | \$500,000 |
| Mental Health** | Included in Medical | Included in Medical | Included in Medical |
| Covers Pre-Existing Conditions | --- | --- | Yes (New!) |
| Self-Inflicted Injuries/Injuries Sustained Under the Influence of Drugs/Alcohol | Included in Medical | Included in Medical | Included in Medical |
| Emergency Dental | \$750 | \$750 | \$750 |
| Emergency Medical Evacuation | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| Repatriation of Remains | \$50,000 | \$50,000 | \$50,000 |
| Bedside Visit | Included | Included | Included |
| Accidental Death & Dismemberment | \$20,000 | \$20,000 | \$20,000 |
| Accidental Death & Dismemberment Air Only (Paid in Lieu of Accidental Death & Dismemberment benefit) | --- | --- | \$100,000 |
| Trip Delay | \$50 per day/\$200 max | \$50 per day/\$200 max | \$50 per day/\$600 max |
| Trip Delay Due to Quarantine | \$250 per day/\$2,500 max | \$250 per day/\$2,500 max | \$250 per day/\$2,500 max |
| Baggage/Personal Effects (Maximum Benefit***) | \$2,000 | \$2,000 | \$2,000 |
| Baggage Delay | \$200 | \$200 | \$200 |

London
The Learning Adventure
133 Whitechapel High Street
London E1 7QA

+44 (0)20 3457 0545

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51 Melcher St,
Boston, MA 02210

+1 617 500 8578

Shanghai
The Learning Adventure
Rm. 210, Building 2, 689 Xinhua Rd
Baoshan District, Shanghai, PR China

+86 021 61 50 32 00

| | | | |
|---|---------------------|---------------------|---------------------|
| Interscholastic Sports-Related Injuries | Included in Medical | Included in Medical | Included in Medical |
| Intramural, Club & Recreational Sports Injuries | Included in Medical | Included in Medical | Included in Medical |
| Maternity Complications | Included in Medical | Included in Medical | Included in Medical |
| 24-Hour Travel Assistance by Generali Global Assistance | Included | Included | Included |
| General i Global Web Tool | Included | Included | Included |

| Optional Upgrades | | | | |
|--------------------------|--|---------|---------|---------|
| Trip Cancellation | *100% of Trip Cancellation up to benefit level | | | |
| Trip Interruption | *100% of Trip Interruption up to benefit level | | | |
| Available Benefit Levels | \$1,500 | \$3,000 | \$5,000 | \$7,000 |
| Benefit Cost | \$75 | \$105 | \$120 | \$160 |

| | |
|--|--|
| Security Evacuation Option | Cost \$40 Supplemental / Comprehensive. Contact us for details |
| Political/Natural Disaster Evacuation | \$100,000 |
| Kidnapping/Ransom Consulting | \$250,000 |
| Trip Interruption Due to Terrorist Event | \$5,000 |

*Trip Cancellation and Security Evacuation are not available for purchase in conjunction with the Supplemental Basic Plan *Includes % of unreimbursed costs

PRICES IF PURCHASING INSURANCE THROUGH OUR PARTNERS iNEXT Insurance / Nationwide:

| Trip Length | Comprehensive Basic | Comprehensive Upgrade | Comprehensive Ultimate |
|-------------------|---------------------|-----------------------|------------------------|
| 10 days or less * | \$15.00 | \$15.50 | \$16.50 |
| 11 days | \$16.50 | \$17.05 | \$18.15 |
| 14 days | \$21.00 | \$21.70 | \$23.10 |
| 4 weeks (30 days) | \$37.50 | \$43.00 | \$46.00 |

*note, there is a minimum of 10 days cover required.

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Optional Upgrades:

| | |
|---|---------------------------------------|
| Political and natural disaster evacuation: \$9.85/participant/month | |
| Trip cancellation/interruption: based on the value of the trip | |
| Option 1: | \$69.00/participant/trip for \$1,500 |
| Option 2: | \$99.00/participant/trip for \$3,000 |
| Option 3: | \$109.00/participant/trip for \$5,000 |
| Option 4: | \$149.00/participant/trip for \$7,000 |

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