

2005-2006

LASPAU-Administered Grantees  
Accident and Sickness Insurance Plan  
(for grantees studying outside the United States)



# How am I insured?

**LASPAU** has developed a combined foreign travel insurance policy for you using the international insurance broker **SITE oHG**. The policy includes comprehensive health, accident, and personal liability insurance for damage incurred abroad. The insurance coverage is provided by **ERIKA Travel Insurance, Stockholm, Sweden**. Insurance claims are processed by SITE. All insurance exists within the framework of the General Insurance Terms and Conditions (you may obtain a copy at the following address:

[http://www.laspau.harvard.edu/grantee\\_guide/pdf\\_forms/general\\_conditions\\_site.pdf](http://www.laspau.harvard.edu/grantee_guide/pdf_forms/general_conditions_site.pdf)

You are insured during your stay abroad for the period reported to SITE by LASPAU. The insurance coverage does not apply in your home country, except during the outward and return journey to or from your place of residence in the host country. **Important: It is your responsibility to extend your insurance coverage if you extend the length of your stay abroad.** Please contact **LASPAU** before your original insurance coverage expires to find out about how to extend the coverage!

## What is the scope of my coverage?

The policy shall provide **health, accident, and liability insurance coverage** worldwide up to a maximum duration of 12 months. If your program is longer than 12 months, you will receive a new policy (with the exact same benefits) 12 months into your program. The insurance package does not require the insured grantee to pay deductibles, except when receiving dental treatment or in the case of personal liability. Our toll-free telephone numbers are accessible 24 hours a day and provide multilingual services. To avoid having to pay medical costs in advance, we offer direct billing, which is accepted by most doctors and hospitals.

### Health Insurance Highlights:

- Medical treatment (inpatient/outpatient) at a doctor's office or hospital: unlimited
- Medication and dressings: unlimited
- X-rays, radiation therapy, and diagnosis: unlimited
- Transportation to the nearest hospital: unlimited
- Repatriation /medical evacuation (worldwide): unlimited
- Travel costs for visit by close relatives during insured emergencies (i.e. life threatening condition or an estimated hospital stay of 7 or more days): round-trip economy class airplane ticket and a maximum of 7 days hotel expenses at the rate of up to US\$100 per day
- Travel costs related to the premature return of the insured grantee due to death of a family member or relative of first or second grade (call +800-2877-3784 for an explanation of grade levels for relatives)
- Psychotherapeutic emergency treatment: up to US\$1,500
- Pregnancy costs (provided that the pregnancy has begun after the start of the insurance coverage)\* and delivery costs (after 8 month waiting period)\*: up to US\$5,000
- Analgesic dental treatment and simple fillings: 80 % of costs (maximum US\$300 per tooth) up to a maximum total benefit of US\$900 per year)
- Your choice of a doctor or hospital from among the certified physicians and dentists authorized to offer medical treatment
- Toll-free medical helpline

### **Health Insurance Exclusions (the insurance company is not obligated to pay for the following):**

- Pre-existing conditions\* (except for life-threatening emergencies). This restriction shall not apply after a waiting period of six months
- Any illness (and the consequences thereof), injury (and the consequences thereof), or death resulting from acts of war and civil commotion
- Intentional illness and accidents including the consequences thereof, withdrawal or detoxification treatment
- Dental prostheses, including crowns and orthodontic treatment
- Medical aids (such as hearing aids or glasses)
- Health resort or sanatorium treatment, as well as rehabilitation procedures
- Outpatient treatment at a health resort or spa. This restriction shall not apply if during the course of a temporary stay in a spa or health resort, treatment is required for an illness or accident independent of the purpose of stay
- Methods of examination or treatment and medications that are not scientifically recognized
- Termination of pregnancy and medical measures taken due to sterility or infertility

### **Accident Insurance Highlights:**

All medical costs resulting from accidents are covered by health insurance. In addition, accident insurance grants a payment up to the limit of the sums below if you die or suffer a permanent impairment of your physical or mental capabilities (disability) due to an accident that took place abroad during the period of insurance coverage. The level of the payment is based on the degree of disability. An accident is deemed to have taken place if the insured person involuntarily suffers damage to his or her health as a result of an external event with an effect on his or her body (accidental event).

### **Accident Insurance Coverage:**

- Death: US\$ 50,000
- Disability: US\$ 100,000

### **Accident Insurance Exclusions (the insurance company is not obligated to pay for the following):**

- Accidents caused by mental impairment or impairment of consciousness
- Accidents suffered by the insured grantee while he or she was intentionally and wantonly committing or attempting to commit a crime or felony
- Impairment of health caused by curative treatment or interventions the insured grantee performs or has performed on his or her own body
- Accidents suffered by the insured as a result of flying an aircraft (including aerial sports equipment) or while serving as a driver, co-driver, or passenger of a motor vehicle engaged in an event, race, or trial heat and seeking to achieve the highest possible speed

\* If you are in the second or subsequent year of your program, please contact your LASPAU program advisor to determine if your medical costs will be covered by WSIS/AIG, LASPAU's prior insurance provider.

## **Liability Insurance Highlights:**

The insurance policy provides you with coverage in the event that a third party holds you liable for damage incurred abroad that leads to the death, injury or health impairment of people (personal damage) or the damage or destruction of property (property damage) and you are liable for compensation under the statutory personal liability regulations under civil law. The insurance company shall examine liability claims with respect to their validity, reject unjustified claims and indemnify (pay) justified claims up to the insured sums fixed in the contract:

### **Liability Insurance Coverage:**

- Personal injury/property damage per incident: US\$500,000
- Excess: US\$150 per incident

### **Liability Insurance Exclusions (the insurance company is not obligated to pay for the following):**

The consequences of damage caused by the use of motor vehicles or mechanically driven vehicles.

*Note: This leaflet gives brief information about the insurance package. For further and more detailed information about the scope of coverage, refer to our General Travel Insurance Conditions, which can be found at the following address:*

*[http://www.laspau.harvard.edu/grantee\\_guide/pdf\\_forms/general\\_conditions\\_site.pdf](http://www.laspau.harvard.edu/grantee_guide/pdf_forms/general_conditions_site.pdf)*

## **How do I find a doctor?**

If you want to consult a doctor when you are abroad, you may call our toll free phone number in order to obtain a recommendation for a doctor nearby. **Prior to treatment**, please show the doctor your SITE insurance card and this brochure so that the doctor can understand the extent of your insurance coverage.

## **How does the payment work?**

Many of the doctors and hospitals we recommend accept the SITE insurance card and will bill us directly. If the doctor has any questions about your insurance protection, ask him or her to call our toll-free number (+800-2877-3784), staffed 24 hours a day. If the doctor or the hospital calls us or our service office, we will confirm the coverage in accordance with the insurance terms and conditions so that the costs can be charged directly to us.

## **How do I file a claim?**

### **1. Health Insurance Claims**

Some doctors and hospitals abroad insist on the patient paying the invoice at the time of the appointment. If this is the case for you, please send the original invoice (no faxes or copies) together with the completed claim form (which can be downloaded from the LASPAU website at [www.laspau.harvard.edu](http://www.laspau.harvard.edu)) to the following address (you may send faxes in advance to expedite the process, but your claim is not complete until you send the originals):

**SITE oHG • Claims Department**

**Büchelstraße 50**

**53227 Bonn • Germany**

**Telephone: +800-2877-3784 (toll free\*\*)**

**Telephone: + 49-22-8400-6217 (normal rate)**

**Fax: +49-228-40062-22, Email: [germany@site-insurance.com](mailto:germany@site-insurance.com)**

*(\*\* Note: The "+" sign in the SITE toll-free phone number must be replaced by the dialing code for international telephone calls, which sometimes varies by country. For example, in Chile dial 00-800-2877 3784, in France dial 00-800-2877 3784, but in Australia dial 0011-800-2877 3784. We do not recommend calling the toll-free number from a hotel phone or a public pay phone as surcharges may apply. If you cannot reach us on the toll-free number in exceptional cases or if there are technical problems, please call +49-228-40062-0, charged at the normal rate, to reach SITE customer services.)*

If you are admitted to a hospital, you must call our emergency number (above) **without undue delay** to inform us that you have been admitted. **Otherwise, the insurance coverage becomes invalid.**

If repatriation is required in the event of an especially severe illness or if you have some other special case where repatriation is necessary, **prior** approval by SITE is required. Prior SITE approval is also required if family members are coming to visit you in the event of illness and they wish to be reimbursed for their expenses. In either of these cases, please call the toll-free number listed above.

### **2. Accident or Liability Insurance Claims**

If you want to file a claim for your accident or personal liability insurance, follow the general instructions above for filing a claim. For personal liability claims, you must also include a detailed note on a separate piece of paper explaining how the accident or liability came about.

All claims, whether they be health insurance claims, liability insurance claims, or accident insurance claims, should be submitted to the address above within 3 weeks of the damage in order to ensure fast and accurate processing.

**Important:** *This travel insurance policy is subsidiary to all other insurance policies. Therefore, if you have made arrangements to be covered by any other insurance policies (e.g. other health or personal liability insurance policies) that are valid for damage incurred abroad, you must submit your claims there first of all. This policy shall come into play only for damage not accepted by any other insurance you may have.*