

INTERNATIONAL BUSINESS SEMINARS

2930 E. Northern Avenue #B

Phoenix, AZ 85028

Telephone: (480) 874-0100

E-Mail: info@ibstours.com**Memo**

To: IBS Seminar Participants
From: Shelly Drake, General Manager
Date: 10/10/2018
Re: Group Insurance Protection

We provide a basic group protection plan through **International Student Insurance** in conjunction with Atlas Travel underwritten by Lloyd's of London for each seminar participant. You have already received or will soon receive an insurance card detailing coverage for the group plan.

Maximum Coverage per person:

Medical Maximums	\$ 50,000
Deductible	\$ 0
Trip Interruption	\$ 5,000
Baggage & Personal Effects	\$ 1,500
Lost Baggage	\$ 500 Limit
Travel Delay	Maximum \$100/day; max 2 days
Emergency Medical Evacuation	\$1,000,000 Limit
Accidental Death & Dismemberment	\$ 50,000
Travel Assistance	Included

** Please note – the benefit table above is a consolidated version of the full plan benefit. Please see website <http://www.internationalstudentinsurance.com/schools/international-business-seminars.php>

This policy provides 24-hr. Multi-lingual Assistance and Claims, and full service administration by HCC Medical Insurance Services, based in Indianapolis, IN. Contact: USA Toll Free (866) 400-0080 USA Direct +1 317-221-8078 Email: info@envisageglobalinsurance.com

Insured individuals must file their own claims for reimbursement and provide documentation and receipts as required by the insurer.

If you have any questions, please don't hesitate to contact us