



## Office of International Programs

201 Wingo Hall  
Charleston Southern University  
Charleston, South Carolina  
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### International Health Insurance

All participants in international study abroad programs—faculty sponsors, participants, chaperones, non-participant family members (age twenty-one or older), etc—are required to be covered by emergency international medical insurance. Standard U. S. health insurance policies are not sufficient to provide for emergency health care when illness or injury strikes overseas.

The Office of International Programs has reviewed policies offered by several companies and has selected T. W. Lord & Associates, Marietta, Georgia, as the agency of choice. Coverage premiums typically range from \$1 to \$3 per day per person. All members of a CSU study abroad trip (faculty, students, chaperones, guests) are required to be covered by the T. W. Lord policy.

The only exception to this requirement is if similar coverage is provided as a component of the group's contractual arrangements with an overseas transportation or accommodations agent.

The Office of International Programs will assist faculty sponsors in arranging coverage for their programs. The Business Office will pay the insurance policy premiums to T. W. Lord & Associates and will debit each participant's trip account accordingly.

#### **Travel/Health Insurance Coverage**

(T.W. Lord & Associates, 25 Dodd St, P.O. Box 1185, Marietta, GA 300610)

#### **\$50 Deductible for all claims**

#### **\$250,000 - Medical or Surgical Treatment**

After deductible, 80% of first \$2500, 100% thereafter to maximum of \$250,000.  
If condition requires hospitalization exceeding 7 days, the policy covers round trip airfare and up to \$1000 for room and board expenses for a family member to provide assistance.

#### **\$2000 – Dental Treatment Resulting from an Accident**

#### **\$250 – Emergency Dental Care**

#### **\$50,000 – Emergency Evacuation**

Including round trip airfare and expenses up to \$1000 for family member to assist with evacuation

#### **Accident**

In case of an accident the deductible is waived and expenses up to \$1000 are covered 100%. If expenses exceed \$1000, the deductible and co-insurance will be applied on subsequent charges.

*Coverage begins on date of departure and ends on date of return.  
Each participant will be issued his/her own individual insurance coverage card.*