



Office of International Programs

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Charleston Southern University
Charleston, South Carolina
843-863-7569



International Travel/Health Insurance

All participants in Charleston Southern University international study abroad programs 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 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 agent.

International Travel Insurance Coverage

\$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 TLG participant will have his/her own individual insurance coverage card.