

Zurich Student Travel Insurance

Empowering travel abroad with protection for students and institutions

Students are expanding their horizons like never before. Today, 1 in 10 undergraduates in the U.S. studies abroad, representing a nearly 38% increase over a 10-year period,¹ and growth of short-term study abroad is expected to climb.² Institutions that offer international opportunities, whether for academic credit, service or sports, can help students and staff manage risks that can arise during sponsored travel far from home. Our group offering can be tailored to deliver a wide range of travel protections for students and staff — as well as peace of mind for the organization that sponsors their adventures.



Solutions that set us apart

Zurich Student Travel Insurance goes beyond providing financial protection *after* a misadventure. We help ensure students have the support they need during their adventures. We offer options such as high-limit, out-of-country medical coverage and comprehensive assistance benefits coordinated by Zurich Travel Assist™. We also have the flexibility to provide coverage for students and staff under the same policy. Here's a closer look at resources and options:

- **A mobile app and website** provide travel alerts and real-time security intelligence on 230 destinations worldwide, including identity theft information, travel health guidance, safe haven maps and an emergency button that connects travelers to Zurich Travel Assist's 24-hour, multilingual call center.
- **Our network of medical and security professionals** includes contacts, relationships and multilingual capabilities with hospitals, clinics, medical transportation companies and other professionals on the ground.
- **Out-of-country medical coverage** with payment guarantees can help ensure prompt access to care, particularly if the healthcare provider requires payment upfront. This coverage can also fill gaps left by primary medical plans, which may have high deductibles or may not fully cover overseas care.
- **Travel inconvenience options** include pre-departure trip cancellation, trip interruption, travel delay, loss and delay of baggage and personal effects, and more.
- **Zurich Travel Assist*** can serve as a single assistance vendor for students as well as traveling staff, simplifying coordination for the institution in the event of an emergency situation.
- **High-limit emergency medical and security evacuation and repatriation** benefits can be included.
- **Accidental death and dismemberment** coverages provide benefit payments following accidents resulting in catastrophic injuries or death.
- **Related coverages such as Student Accident and Intercollegiate Sports coverage** can simplify procurement of insurance protection for institutions and organizations.

The Forum on Education Abroad has reported that **10%** of U.S. students who studied abroad filed an insurance claim.³

*We also have the flexibility to coordinate with other assistance vendors.

Zurich Student Travel Insurance:

How we deliver for you

Zurich's travel underwriters listen to understand the specific needs of institutions' traveling staff and students. We customize solutions accordingly. Then we simplify the administration of your program. We provide:

- Flexible coverages that can be tailored to your preferences and needs.
- Customized communication and enrollment tools and resources.
- The option to cover students and staff under the same policy.
- The ability to provide and/or coordinate travel assistance services for students and staff, simplifying vendor management for the institution.
- Dedicated claims management, handled and coordinated by specialists in travel plans.
- 24/7 online accessibility, including for claims submission, status updates and customized claims report functionality.

To learn more about Zurich Student Travel Insurance, contact your broker or visit us at www.zurichna.com

1. Institute for International Education. Open Doors Report. U.S. Study Abroad Over Time 2018. www.iie.org/opendoors.
2. Redden, E. "Study abroad numbers grow." Inside Higher Ed. 13 November 2018. <https://www.insidehighered.com/news/2018/11/13/study-abroad-numbers-continue-grow-driven-continued-growth-short-term-programs>
3. Forum on Education Abroad. "Insurance claims data and mortality rate for college students studying abroad." March 2016. https://forumea.org/wp-content/uploads/2016/04/ForumEA_InsuranceClaims_MortalityRateStudentsAbroad.pdf
4. Ratings as of June 30, 2019. A.M. Best's and Standard & Poor's ratings are under continuous review and subject to change and/or affirmation. The ratings represent the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and are not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company.
5. Zurich Transactional Net Promoter Score: 75, January 2017-June 2019. Insurance industry NPS average: 35 in 2019. Source: Medallia.
6. Based on Zurich Closed Claims Net Promoter Score of 83, January 2017-June 2019. "Best in Class" NPS threshold for insurance industry: 51 (2019). Source: Medallia.
7. Zurich North America. "Awards and recognitions." <https://www.zurichna.com/en/about/awards-and-recognitions>

Zurich

1299 Zurich Way, Schaumburg, IL 60196-1056
www.zurichna.com
800-382-2150

This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Insurance coverages are underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC #16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern.

Zurich Travel Assist services are administered by World Travel Protection Canada Inc., a member company of Zurich Insurance Group. World Travel Protection operates as a third party travel insurance administrator for insurance companies.

©2019 Zurich American Insurance Company. All rights reserved.

A1-112012671-A (09/19) 112012671

Why choose Zurich?

Financial strength and global reach

- Industry-leading financial ratings: A+ from A.M. Best and AA- from Standard & Poor's.⁴
- A large global network serving customers in more than 210 countries and territories around the world.
- More than 90 percent of Fortune 500 companies as customers.

Commitment and experience

- Serving organizations and individuals for over 147 years worldwide, 107 years in North America.
- Approximately 54,000 employees worldwide.
- Customer advocacy scores 40 points higher than the industry average.⁵
- Industry-leading claims service in North America.⁶

Reputation⁷

- Named to Military Times' list of Best Employers for Veterans (May 2019).
- Named to Forbes' list of Best Employers for Diversity for second year in a row (January 2019).
- Three consecutive years as a Top Company for Executive Women, according to the National Association for Female Executives (March 2018).
- Rated a five-star carrier by brokers surveyed by Insurance Business America (August 2017).

Related offerings

- Student Accident and Intercollegiate Sports coverages.
- Voluntary Benefits for employer/employee groups such as Group Personal Accident and Critical Illness coverages.
- Business and leisure travel solutions ... and more.

