

## FREQUENTLY ASKED QUESTIONS

### About Earthwatch's Travel Medical Insurance

**This document is intended as a quick reference only; as such it does not detail all of the policy terms, conditions, and exclusions. See [earthwatch.org/expeditions/insurance](http://earthwatch.org/expeditions/insurance) for the full policy document.**

The cover described here is subject to the limitations, restrictions, and exclusions stated in the policy wording and is subject to change without notice. If there is ever a conflict between this document and the policy wording, the policy wording shall prevail. Please contact Earthwatch at [insurance@earthwatch.org](mailto:insurance@earthwatch.org) with any questions.

Medical and travel assistance is provided by On Call International. The policy is administered by On Call International on behalf of the insurer International Insurance Company of Hannover SE, UK Branch.

### GENERAL INFORMATION

#### 1. What benefits does the Earthwatch insurance program offer?

In short, coverage includes **emergency medical and evacuation expenses** during your Earthwatch program.

Cover is also valid during travel to and from your Earthwatch program. Additional benefits include search and rescue, accidental death and disablement, travel interruption, and more; please see the policy for more detail.

**Where your program is taking place *within* your home country, your travel must include a flight or an overnight stay away from home in order to qualify for coverage.**

#### 2. What benefits are NOT included?

This policy does not include trip cancellation. It will not cover expenses resulting from an Earthwatch cancellation or from your withdrawal, including airline tickets, fees or other travel costs, special clothing and equipment, visa, passport and vaccination fees, or other expenses related to your expedition.

This policy does not cover the contribution paid to Earthwatch (cost of the expedition), personal liability, or one-day programs.

#### 3. Who is covered by this policy?

Coverage is automatically provided to participants up to 80 years old who have joined an Earthwatch program via the Earthwatch U.S., Europe, or Japan offices. Earthwatch scientists and staff are also covered.

**Participants who will be age 81 or over before or during their program must request an individual endorsement to be covered under this policy.** Individual endorsements are granted at the discretion of the insurer. Please email [insurance@earthwatch.org](mailto:insurance@earthwatch.org) or call +1-978-450-1222 for further information.

If not enrolled in this policy via individual endorsement, participants aged 81 or over must purchase their own travel medical and emergency evacuation insurance and provide proof of cover to Earthwatch prior to travel.

#### 4. When does the coverage begin and end?

Coverage is valid for the duration of your Earthwatch program and during travel to and from your program. Coverage starts from the time you leave your country of residence and ends when you return to your country of residence. The duration of any one 'trip' may not exceed 12 months.

## 5. Do I need to purchase additional travel insurance?

**You are strongly encouraged to purchase your own trip cancellation insurance to cover any loss arising from an Earthwatch cancellation or from your withdrawal.**

*Note:* Many insurance providers require you to purchase insurance of this nature within a certain period of time (often 10 – 21 days) of making the initial deposit for your place on the Earthwatch program.

Due to legislation in some countries, Earthwatch cannot assist with arranging additional insurance, so participants will need to purchase it directly from a provider of their choosing. You may wish to review any travel benefits you already have through your credit cards, homeowner's insurance, auto club membership, or other resources. You might also investigate your options through the numerous providers online, informative websites such as [insuremytrip.com](http://insuremytrip.com), or in discussions with your local insurance providers.

While emergency medical expenses and evacuation are covered under the Earthwatch program, other expenses you may wish to cover might include: your contribution paid to Earthwatch (cost of the expedition), airline tickets, change fees or other travel costs, special clothing and equipment, hotel reservations, visa, passport or vaccination fees, other expenses related to your expedition, or any exclusions that are not covered under the Earthwatch policy. You may wish to consider a "cancel for any reason" insurance package which would provide the most flexibility and cover. Be sure to consider your own personal circumstances and carefully review what is and is not covered by any policy you might purchase.

## BENEFITS

### 6. I have medical insurance, so why do I need coverage through Earthwatch?

The Earthwatch insurance program is provided, regardless of existing coverage, in order for Earthwatch to provide comprehensive assistance in an emergency situation. Our policy has been designed in an effort to avoid potential gaps in coverage that might impede a participant's medical care while on a program or result in costly medical expenses for the participant.

Earthwatch coverage is secondary to any medical insurance you may already carry – for example free National Health Service for U.K. residents, nationally mandated coverage in other countries, or private coverage such as Blue Cross Blue Shield or Harvard Pilgrim in the U.S.

***Any medical insurance you already carry will be considered the primary coverage.***

### 7. What is covered under the medical expenses benefit?

Medical expenses include the reasonable cost of necessary medical treatment arising from an injury or illness sustained when traveling for or on an Earthwatch program up to \$200,000 per person per event.

Acute onset of a pre-existing medical condition is covered up to \$15,000 per lifetime.

With prior authorization from the insurer, also covered are repatriation costs including all reasonable expenses incurred in order to transport an insured person to the most suitable hospital or to their home.

Once you return home, the policy also provides coverage for in-patient medical expenses resulting from a covered illness or injury incurred during an expedition. This coverage lasts up to 3 months after your return home and is limited to a maximum of \$50,000.

### 8. How do the personal accident benefits work?

Accidental death and disability (loss of sight, hearing, and/or use of limbs) are covered up to \$50,000 under the personal accident benefits. For participants aged 75 and above, the coverage is limited to a maximum of \$12,500 for permanent total disablement. Please see the policy documents for additional detail.

### 9. How does the emergency evacuation coverage work?

The evacuation benefit is used when the treating physician and the emergency assistance provider recommend that a person's illness or injury requires an emergency medical evacuation to the nearest medical facility where appropriate treatment can be obtained.

A security evacuation may be deemed necessary in the event of a natural disaster or upon the advice of a government authority. If deemed required, evacuation arrangements will be made by the emergency assistance provider for your transport to the nearest place of safety or your home country. (When traveling *within* your home country, the nearest point of safety must also be within your home country.)

**To be covered, an emergency evacuation must be coordinated by the emergency assistance provider.**

## 10. What is covered under the personal property and money benefits?

Loss, theft or damage to personal property is covered up to \$1000 in total per claim, \$100 maximum per article.

## EXCLUSIONS

### 11. What are some of the exclusions under the policy?

Expenses incurred as a result of the following are not included in the Earthwatch coverage:

**Note:** *this is not a complete list of exclusions; please see the policy document for additional detail*

- Flying other than as a passenger in a commercially licensed passenger aircraft
- Persons in full time employment of the armed forces of any country
- Involvement in a criminal act
- Suicide, attempted suicide, or self-inflicted injury
- Participation in civil commotions or riots
- Any claim incurred in any country, destination or region where the Appropriate Authorities advice at the time the trip was booked was 'against all travel to'.
- Being under the influence of intoxicating liquor or illegal drugs

#### Medical expenses **not** covered:

- Tropical disease if the Insured Person has not had the recommended inoculations and/or medication
- Routine treatment or check-ups, unless as a result of an emergency
- Traveling to obtain medical treatment or advice
- Traveling against the advice of a healthcare practitioner
- Normal pregnancy unless it develops into a complication

## MAKING A CLAIM

### 12. How do I make a claim under this policy?

Within **90 days** of an event that may give rise to a claim, please notify the claims administrator by contacting:

#### **On Call International Claims Department**

11 Manor Parkway  
Salem, NH 03079  
Tel: +1 603 328 1300  
Fax: +1 603 328-1770

[claims@oncallinternational.com](mailto:claims@oncallinternational.com)

Please understand that **Earthwatch cannot decide whether a given claim will be successful or not**, as that is strictly up to the insurer. However, Earthwatch is happy to supply you with any necessary documentation of your expedition to support your claim.

### 13. Is there a time limit for making a claim?

You must contact the Claims Administrator **no later than 90 days** after the occurrence of any event which may result in a claim. You are strongly encouraged to provide as much information and evidence as possible (e.g., travel dates, destination, what happened, receipts, etc.) to give your claim every chance of success.

### 14. Is there a deductible, copayment, or policy excess for which I might be responsible?

No.