

Studying Abroad is Not Without Risk. Are Your Educational Clients Prepared?

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Don't let a class trip or study abroad opportunity turn into an expensive lesson for your client.

More than 100,000 Americans study abroad each year. Things usually go smoothly, but what happens when they don't? When the world is your classroom, reducing the risk associated with studying and teaching outside the U.S. is paramount.

Educational institutions that sponsor such programs leave themselves open to a host of exposures associated with the uncertainties of overseas travel. International liability insurance and travel assistance programs are a must for schools that sponsor

study abroad programs and trips or have employees and faculty that travel or live outside of the U.S. for job-related reasons. Scenarios like those below happen every day.

Situation	Solution
An American college student trips and falls while studying in Ireland, resulting in spinal cord injury. To receive proper medical treatment, she is medically evacuated to London. Total repatriation cost exceeds \$30,000.	International Advantage pays repatriation costs under its Executive Assistance® Services.
A chaperone traveling with U.S. students causes an accidental fire in the German youth hostel where the group is staying. Significant damage results.	International Advantage responds to the damages under the Commercial General Liability portion of the policy.
An American student studying in London exhibits symptoms of appendicitis. Seeking medical help at a local hospital, she is informed that patients must pay cash in advance.	The Executive Assistance® Services package of emergency medical, travel and security assistance services found within the International Advantage policy. Available around the clock, it provides access to English-speaking representatives who understand the region's cultures and customs. Prior to traveling, employees and volunteers can learn how to avoid potential risks associated with their destination.

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Your clients are going abroad. Don't let them go without you.

International Advantage[®] Edge for Educators is available in all states. Learn more at [Big "I" Markets](#) or contact Brandon Boyd (302-476-6203) brandon.boyd@chubb.com.