

Frequently Asked Questions

Who underwrites the Patriot Travel plan?

Sirius International Insurance Corporation is the underwriter for the Patriot Travel plan. The underwriter is rated A (Excellent) by AM Best Company and A+ (Strong) by Standard and Poor's.

Am I eligible for the Patriot Travel plan?

You are eligible for coverage under the Patriot Travel plan anywhere in the world outside of your country of residence, as long as you are at least 15 days old. This includes international students, foreign scholars, dependents, travelers, chaperones, international business groups, etc. The country of residence is the country in which you maintains your primary residence or usual place of abode and any country to which you pays income taxes based upon employment in that country.

Can I extend or renew my insurance plan?

Yes! As long as you purchase coverage for at least 30 days initially, you are able to extend your coverage. If you purchase this plan for less than 365 days, you may extend your Patriot Travel plan up until you have fulfilled the full 365 days of coverage. From there, you may renew your plan for a total of 2 years in coverage.

Which doctors or hospitals can I go to?

You may visit any doctor or hospital and receive coverage under your Patriot Plan. However, when seeking treatment in the United States, it is always best to choose a provider that accepts the First Health Network, as you will have less out of pocket expenses. You can find providers in your area through our online provider search tool here: InternationalStudentInsurance.com/network/img

How can I access my Visa Letter?

Upon purchase, you will receive a confirmation email with all of your policy information, which will also include a copy of your Visa Letter. You may also access your Visa Letter right online through your MyIMG account here:

InternationalStudentInsurance.com/student-zone/MyIimg.php

Insurance Explained

Our Insurance Explained Center will help you understand more about student insurance, with helpful resources such as our "US Healthcare System Overview", "Mental Health Awareness" and "Sexual Assault Awareness" videos.

Find out more today at:
InternationalStudentInsurance.com/explained

Student Zone

Whether you have misplaced your ID card or benefit booklet, need assistance with a claim, or have a question about benefits, we are always ready to respond. Frequently, these and other issues can be addressed with a short visit to MyIMG. MyIMG is an online account management and resource tool that allows you to change your personal information, renew coverage, replace your ID card and much more.

You may access MyIMG by logging in at:
internationalstudentinsurance.com/student-zone/MyIimg.php

Security

Sirius International Insurance Group, Ltd. is a wholly owned subsidiary of CMIG International, is the insurer of Patriot Travel. Rated A (Excellent) by AM Best Company, A- (Strong) by Standard and Poor's, and A+ by Fitch.



Plan Administrator

International Medical Group® (IMG®), a Sirius Group company, is an award-winning international medical and travel insurance company that has served millions of members worldwide since its founding in 1990. A leader in the global benefits and assistance services industry, IMG offers a full line of international medical insurance products, as well as travel insurance plans, medical management services and 24/7 emergency medical and travel assistance.



Patriot Travel Medical Insurance Coverage Summary

International travel medical insurance coverage for those traveling abroad.



About Us

International Student Insurance is a specialized insurance agency, offering health and travel insurance to students around the world. ISI is owned and operated by Envisage International Corporation, which is headquartered in Neptune Beach, Florida. Online since 2001, ISI has been a trusted industry leader for years.

We are also a NAFAA Global Partner, and accredited with an A+ rating by the Better Business Bureau. Our team of highly trained professionals can help you choose the best insurance product for your school and your students.

Contact Us

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Benefits	Patriot Travel
Maximum Limit Per Period of Coverage Options	\$50,000, \$100,000, \$500,000, \$1,000,000, \$2,000,000 (Patriot International only).
Individual Deductible options	\$0, \$100, \$250, \$500, \$1,000, \$2,500.
Coinsurance — for treatment received outside of the U.S.	Company pays 100% of eligible expenses.
Coinsurance — for treatment received within the U.S.	In the PPO network — Company pays 100% of eligible expenses Out of the PPO network — Company pays 80% of eligible expenses up to \$5,000, then 100%.
Hospital Room and Board	Average semi-private room rate up to the maximum limit.
Intensive Care	Up to the maximum limit.
Emergency Room	Up to the maximum limit. Additional \$250 deductible if not admitted as an inpatient.
Surgery	Up to the maximum limit.
Physician Visits	Up to the maximum limit. Urgent Care Center Copay — \$25 Walk-in Clinic Copay — \$15 Co-payment waived if \$0 deductible elected.
Diagnostic Procedures	Up to the maximum limit.
Physical Therapy	UP to the maximum limit.
Prescription Medication	Up to the maximum limit.
Home Health Care	Up to the maximum limit.
Emergency Local Ambulance	Up to the maximum limit.
Durable Medical Equipment	Up to the maximum limit.
Emergency Dental Treatment	\$300 maximum limit for unexpected pain and accident.
Traumatic Dental Injury	Up to the period of coverage maximum limit. Additional treatment for same injury rendered by a dental provider will be paid at 100%. Subject to deductible and coinsurance.
Emergency Medical Evacuation*	\$1,000,000 maximum limit. Not subject to deductible.
Emergency Reunion*	\$50,000 maximum limit. Not subject to deductible.
Return of Minor Children*	\$50,000 maximum limit. Not subject to deductible.
Return of Mortal Remains or Cremation/Burial*	\$50,000 maximum limit for return of mortal remains, \$5,000 maximum limit for cremation/local burial. Not subject to deductible.
Political Evacuation*	\$10,000 maximum limit. Not subject to deductible.
Natural Disaster	\$250 per day and maximum limit of five days for accommodations. Not subject to deductible.
Accidental Death & Dismemberment	\$25,000 principal sum. Not subject to deductible.

	Patriot Travel
Common Carrier Accidental Death	\$50,000 per insured person, \$250,000 maximum limit per lifetime per family. Not subject to deductible.
Trip Interruption	\$5,000 maximum limit. Not subject to deductible.
Lost Luggage	\$50 per item, \$250 maximum limit. Not subject to deductible.
Hospital Indemnity	\$100 per overnight inpatient confinement, maximum limit of 10 overnights. Not subject to deductible.
Identity Theft	\$500 maximum limit. Not subject to deductible.
Terrorism	\$50,000 maximum limit. Not subject to deductible.
Incidental Trips to Residence Country	14 consecutive days maximum limit. Only applies if your Country of Residence is not the United States.
Incidental Emergency Coverage in the U.S. (Patriot International Only)	14 consecutive days maximum limit.
Pre-Certification	Fifty percent (50%) reduction of eligible medical expenses if pre-certification provisions are not met.
Acute Onset of a Pre-existing Condition prior to age 70 — Medical (Patriot International Only)	U.S. citizen up to age 65 with primary health plan: Up to maximum limit. U.S. citizen up to age 65 without primary health plan: \$20,000 maximum limit. U.S. citizen age 65+: \$2,500 maximum limit. Non-U.S. citizen up to age 70: Up to maximum limit or \$500,000 - whichever is lower.
Acute Onset of a Pre-existing Condition — Emergency Medical Evacuation (Patriot International Only)	Up to age 65: \$25,000 maximum limit.
Personal Liability	Up to \$10,000 maximum limit. Subject to \$100 deductible for injury or damage caused to a third party.

*Benefits must be approved in advance and coordinated by IMG

Patriot Platinum — for enhanced benefits and a higher level of coverage, please visit our website to learn more about the Patriot Platinum plan.

Group Rates

For groups of 5 or more we offer discounts up to 10%, please contact us for further information and a personalized proposal.



For full information or to apply, please visit:

InternationalStudentInsurance.com

Premiums

The premiums below are per day, in USD and are based on a \$250 deductible.

	Patriot International Travel Excluding the USA				
Maximum Limit	\$50,000	\$100,000	\$500,000	\$1,000,000	\$2,000,000
Age	Daily	Daily	Daily	Daily	Daily
14d–17y	\$0.77	\$0.95	\$1.10	\$1.22	\$1.29
18–29	\$0.77	\$0.95	\$1.10	\$1.22	\$1.29
30–39	\$0.91	\$1.10	\$1.39	\$1.45	\$1.51
40–49	\$1.53	\$1.80	\$2.05	\$2.07	\$2.17
50–59	\$2.70	\$2.98	\$3.16	\$3.22	\$3.39
60–64	\$3.25	\$3.55	\$3.84	\$3.88	\$4.07
65–69	\$3.90	\$4.15	\$4.80	\$5.18	\$5.43
70–79	\$5.70	N/A	N/A	N/A	N/A
80+*	\$10.11	N/A	N/A	N/A	N/A

* \$10,000 Maximum Limit

	Patriot America Travel Including the USA			
Maximum Limit	\$50,000	\$100,000	\$500,000	\$1,000,000
Age	Daily	Daily	Daily	Daily
14d–17y	\$1.22	\$1.56	\$2.05	\$2.27
18–29	\$1.22	\$1.56	\$2.05	\$2.27
30–39	\$1.67	\$2.23	\$2.70	\$2.90
40–49	\$2.46	\$3.08	\$3.86	\$4.30
50–59	\$3.30	\$4.15	\$5.48	\$5.87
60–64	\$4.03	\$5.28	\$7.19	\$7.67
65–69	\$4.76	\$6.10	\$8.12	\$8.91
70–79	\$6.49	N/A	N/A	N/A
80+*	\$11.61	N/A	N/A	N/A

* \$10,000 Maximum Limit

Key Exclusion Summary

Charges for certain services, treatments and/or conditions, among others, are excluded from coverage under the Patriot plans and include but are not limited to:

1. Pre-existing Conditions
2. Charges incurred for any travel, meals, transportation and/or accommodations, except as otherwise expressly provided for in this insurance; and
3. Treatment or surgeries which are elective, investigational, experimental or for research purposes.
4. War, military action, terrorism, political insurrection, protest, or any act thereof.
5. Immunizations and routine physical exams.
6. Treatment of Temporomandibular Joint or dental treatment.
7. Venereal disease, AIDS virus, AIDS-related illness, ARC Syndrome, or AIDS, and the cost of testing for these conditions, and charges for treatment or surgeries which are incurred by any Insured who was HIV+ at time of enrollment into this insurance.
8. Pregnancy, childbirth, birth control, artificial insemination, treatment for infertility or impotency, sterilization or reversal thereof, or abortion.
9. Any illness or injury sustained while taking part in: Contact Sports, Racing of any kind, Amateur Athletics, Professional Athletics, or other athletic activity which is organized and/or sanctioned by the National Collegiate Athletic Association (and/or any other collegiate sanctioning or governing body), or the International Olympic Committee.
10. Vision or ear tests and the provision of visual or hearing aids.
11. Vocational, recreational, speech or music therapy.
12. Treatment while confined primarily to receive custodial care, educational or rehabilitative care, or nursing services.
13. Charges, injuries and/or illnesses resulting or arising from or occurring during the commission or continuing perpetration of a violation of law by the insured.
14. Treatment for, and injuries and/or illnesses resulting or arising from, substance abuse or drug addiction.
15. Injury and/or illness resulting or arising from being under the influence of alcohol or drugs.
16. Willful self-inflicted injury or illness.
17. Treatment required as a result of or arising from complications from a treatment or condition not covered under the certificate.
18. Any services or supplies performed or provided by a relative of the Insured or provided at no cost to Insured.
19. Treatment for mental and nervous disorders.
20. Organ or tissue transplants or related services.
21. Illness or injury where the trip to the host country is undertaken for treatment or advice for such illness or injury.
22. Treatment incurred as a result of or arising from exposure to nuclear radiation, and/or radioactive material(s).
23. Any infection of the urinary tract (or illness arising therefrom), that occurs within ninety (90) days of the Effective Date of coverage and that requires Treatment of the Insured Person in a Hospital.

This is a consolidated summary of some of the plan exclusions, please see the plan certificate for the full exclusions.