



About our insurance services

CareMed[®]
International Travel Insurance

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1 The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2 Whose products do we offer?

We only offer travel insurance products from a single insurer.

3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for travel insurance.
- You will not receive advice or recommendation from us for travel insurance. We may ask some questions to narrow down the selection of products that we provide details on. You will then need to make your own choice about how to proceed.

4 What will you have to pay us for our services?

- A fee.
- No fee.

5 Who regulates us?

The American Institute for Foreign Study UK Ltd, 37 Queen's Gate, London, SW7 5HR is an appointed representative of CareMed GmbH which is authorised and regulated by the FSA, registered number 473510.

Our FSA Register Number for the American Institute for Foreign Study UK Ltd is 493329.

Our permitted business is insurance mediation services.

You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

We are neither owned directly or indirectly by an insurance company.

6 Complaints

If you have a complaint about anything relating to the sale of this policy, please contact CareMed.

If you have any complaints about the operation of this policy (including in relation to any claim which may have been declined) please contact CareMed.

7 Financial Ombudsman Service

If you are not satisfied following receipt of CareMed's final response, you may contact the Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone 0845 080 1800; Fax 0207 964 1001; www.financial-ombudsman.org.uk

8 Compensation Scheme

In the unlikely event of CareMed being unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Its contact details are: Financial Services Compensation Scheme. 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN.



This policy summary does not contain the full terms and conditions of your Travel Insurance Policy. Please refer to the policy schedule and policy wording document for full details.

Insurer

Cover is underwritten by ACE (ACE means **ACE European Group Limited** registered in England No. 1112892, Head Office: ACE Building, 100 Leadenhall Street, London, EC3A 3BP). ACE is authorised and regulated by the Financial Services Authority (FSA) - registration number 202803. Full details can be found on the FSA's Register by visiting <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

Duration

The term of coverage is from the Insured's outbound flight from their home country, to the United States (no earlier than May 1), and is a maximum of 153 days or until October 31, whichever comes first. More specifically it will end on disembarkment from the Insured's Camp America return flight home or departure from the United States if the Insured have provided the Insured's own transportation.

Cover for cancellation starts from the moment you purchase. (Please note that this applies to participants who have applied from New Zealand and Australia only).

Scope

Single trips must be outside the UK, Isle of Man or Channel Islands.

Significant Features and Benefits

While you are on a participant on the Camp America programme you are entitled to make claims in respect of the following:

Medical Expenses (Per injury or illness) up to \$500,000 and Emergency Dental up to \$500

Accidental death or dismemberment up to \$6,000

Medical Evacuation up to \$100,000 or return of mortal remains up to \$50,000

Return air fare benefit up to \$1,000

Loss or theft of Personal Effects up to \$2,000 (optional extra)

Coverage for Pre-Existing conditions up to \$2,500 (optional extra)



Significant Exclusions

There are some situations that you are not covered for. These situations generally involve anything you already know about, or situations that arise as a result of deliberate or illegal acts on your part. Please refer to the master policy Part VI, Exclusions.

If you cease to be a programme participant, you will no longer be entitled to cover. Certain programmes involve minimum and maximum age ranges (for instance, 18-40, 40-59, 60+) please check which programme in which you intend to participate.

You will not be covered for claims arising due to any pre-existing medical condition that has manifested itself within 12 months before the commencement of the policy, including prescription drugs or other medical supplies, or is a congenital condition, unless you declare your situation to us and we have accepted to cover it in writing.

You will also not be covered for or able to claim in respect of:

- The first \$50 of any claim;
- Any claim where there has been unreasonable delay in notifying the insurer more than 20 days after the occurrence giving rise to the claim, or any claim where there has been unreasonable delay in providing written details about the claim more than 90 days after the occurrence giving rise to the claim; or
- Claims which give rise to legal proceedings more than three years after written details were provided.

Medical or other expenses which:

- are not reasonable and customary or relate to transplants
- relate to mental and nervous disorders, or addiction, or treatment therefore
- are incurred for experimental, unapproved or elective surgery or treatments
- relate to routine dental, ophthalmological, chiropody, or epidemiological conditions and treatments
- relate to injuries sustained while under the influence of alcohol or narcotics, or attempted self harm (including suicide)
- The refusal of a Physician or Hospital to make all medical reports and records available to the Company
- Injuries arising out of dangerous or "extreme" activities or sports (including those involving animals, vehicles, and mechanical equipment)
- Costs will not be paid for, where the policy is terminated as a result of: failure to show at camp, voluntary or involuntary termination of the program, or failure to meet eligibility requirements
- A claim if it is made in relation to any period in which the Insured accepts employment, paid or otherwise, from any source other than the camp/resort with which the Insured have been placed by Camp America or Resort America.
- For travel outside the U.S. and Canada is not covered, except for travel to Mexico, where coverage is provided but is limited to a trip of no more than 48 hours.
- Claims which are pursued more than three years after they are formally detailed by the Insured
- Significant Limitations and Exclusions under the Personal Effects Cover if you choose to participate
- Loss of money, precious goods, or travel documentation
- Animals, vehicles and vehicle parts/equipment



Questions about your policy and inquiries about possible pre-existing conditions:

As stated above, you will not be covered for claims arising due to any pre-existing medical condition that has manifested itself within 12 months before the commencement of the policy, including prescription drugs or other medical supplies, or is a congenital condition, unless you declare your situation to us and we have accepted to cover it in writing.

If you would like to discuss a possible pre-existing condition with us or have questions about your policy benefits and terms please contact us at the telephone numbers below:

For pre-existing conditions: +44 (0) 1689 892 293

For general policy questions: +44 (0) 207 5817 397

Should you have a pre-existing condition as determined via this phone call, your policy includes an optional extra benefit of \$2,500 for pre-existing conditions. The representative on this call will help you determine if you should purchase this optional insurance.

Cancellation

You may cancel the policy within 14 days and if you have not booked or taken a holiday ACE will refund any premium paid. If, after 14 days, you wish to cancel your cover for any reason you may contact CareMed and cover shall cease from the day CareMed receives such notice. CareMed reserve the right to charge you for any period during which cover was in force regardless of whether you have made a claim or not.

CareMed may cancel your insurance by sending 30 days notice to your last known address.

Claim Provisions

In the event of a claim you must contact CareMed GmbH. If you are in the United States you should contact our claims office there at CareMed Claims, CISI Claims Department, 9 West Broad Street, Stamford, CT 06902-3788 USA. You can call directly at 1-203-399-5130.
