



# BACKPACK

**Backpack is your travel protection program that is designed to offer enhanced insurance and security and assistance services anywhere in the world.**

Backpack offers 24/7 global emergency assistance from a team of Global Security Specialists who are specially trained to manage a crisis or emergency abroad.

If you are a student traveller, you may also be enrolled into your school's student health and dental plan that includes travel coverage. This document will highlight the differences between the two.

Your school has a duty-of-care to ensure all travellers affiliated with the school have the highest levels of coverage and support in the event of an emergency abroad and this is accomplished by having all travellers covered through Backpack.



We've got  
your **BACKPACK** 

## INSURANCE COVERAGE

BOTH PLANS PROVIDE GREAT BENEFITS FOR TRAVELLERS. BACKPACK HAS ENHANCEMENTS SPECIFICALLY MADE TO SUIT ACADEMIC-RELATED TRAVEL & ASSOCIATED RISKS AND LIABILITIES.

	Student Health Plan	Backpack
<b>EMERGENCY HOSPITAL AND MEDICAL TRAVEL COVERAGE</b> <b>\$2,000,000 Maximum per Incident. Benefits may have specific limits.</b>		
Hospitalization	Up to \$2,000,000	Up to \$2,000,000
Physician Fees	Up to \$2,000,000	Up to \$2,000,000
Medical Appliances	Up to \$2,000,000	Up to \$2,000,000
Nursing Care	Up to \$2,000,000	Up to \$2,000,000
Diagnostic Services	Up to \$2,000,000	Up to \$2,000,000
Prescribed Drugs	Up to \$2,000,000	Up to \$2,000,000
Paramedical Services	Up to \$2,000,000	Up to \$2,000,000
Accidental Dental and Other Dental Emergencies	Up to \$2,000 or \$200, refer to Main Policy Benefits Section	Up to \$2,000 or \$200, refer to Main Policy Benefits Section
<b>BENEFITS SECTION</b>		
Emergency Medical Evacuation (Ambulance Service, ground or air)	Up to \$2,000,000	Up to \$2,000,000
Medically Necessary Repatriation	Up to \$2,000,000	Up to \$2,000,000
Return of the Deceased	Up to \$7,500	<b>Up to \$35,000</b> <b>Up to \$50,000 (accident)</b>



	Student Health Plan	Backpack
BENEFITS SECTION (CONT'D)		
Vehicle Return	Up to \$1,000	Up to \$1,000
Emergency Security Evacuation and Repatriation Expenses	Up to \$2,000,000	Up to \$2,000,000
Bereavement Reunion	Not Covered	Up to \$5,000
Return Home due to Felonious Assault	Not Covered	Up to \$5,000
Emergency Travel Expenses due to Felonious Assault	Not Covered	Up to \$5,000
Return of Traveling Companion	Not Covered	Up to \$2,500 (up to 3 companions)
Meals & Accommodation	Maximum \$150/day up to 20 days(\$3,000 Maximum/Incident)	Maximum \$150/day up to 20 days(\$3,000 Maximum/Incident)
TRIP CANCELLATION & INTERRUPTION COVERAGE		
Unused Travel Arrangements	Up to \$5,000 Maximum	Cancellation - \$10,000  Interruption - \$10,000
Missed Flight or Connection		
Re-joining a Tour or Group		
Next Occupancy Charge		
Delayed Returns		
BAGGAGE, PERSONAL BELONGINGS AND TRAVEL DELAY COVERAGE		
Loss or Damage to Baggage	Up to Benefit Max. of \$500	Up to \$500
Baggage Delays	\$250 per Participant per Incident/ Up to benefit max.	Up to \$500
Loss or Stolen Documents (i.e. Passport)	\$50 per Participant per Incident/ Up to benefit max.	Up to \$200
Loss of Personal Belongings	Not covered	Up to \$1,000, Max \$100 per article
Travel Delay	Not covered	Up to \$100 a day; Max 5 days
ACCIDENT & LIABILITY COVERAGE		
Personal Accident Accidental death, loss of sight, loss of limb(s), permanent total disablement	Up to \$10,000	Up to \$60,000
Personal Liability Physical injury and property damage	Not included	Up to \$1,000,000
Emergency Bail Bond	Not included	Up to \$1,500
Catastrophe Coverage	Not included	Up to \$1,000
Search and Rescue	Not included	Up to \$10,000
Family Transportation	Not included	Up to \$10,000
Identification Expense	Not included	Up to \$50,000

# SUPPORT SERVICES

BACKPACK HAS EMBEDDED HEALTH CARE SERVICES NOT AVAILABLE THROUGH TRADITIONAL INSURANCE. THESE SERVICES PROVIDE A HOLISTIC ECO-SYSTEM FOR TRAVELLERS TO MAINTAIN THEIR HEALTH AND WELLNESS WHILE AWAY.

	Student Health Plan	Backpack
Emergency Assistance	Included. Will offer assistance finding a health care facility and coordinating transportation.	<b>Backpack's emergency assistance is a specialized service providing emergency and evacuation assistance from trained security specialists who provide critical response services.</b>
Virtual Health Care	Not included	<b>Included. Access to in-country doctors for virtual medical appointments.</b>
Mental Health Therapy	Not included	<b>Included. 24/7 access to mental health counsellors in multiple languages.</b>
Legal Assistance	Referral to a legal Counsel only. No coverage for service.	<b>Legal counsel provided at no cost.</b>
Cultural Diversity Training	Not included	<b>Included</b>
Pre-Departure Information	Advice regarding Visas & vaccines only	<b>Full destination services provided including health and safety risks, vulnerable traveller information, visa and vaccine requirements, currency and cultural information and other safety and security details.</b>
Pre-Departure Travel Vaccination Consultations & Administration	Not included	<b>Included</b>  <b>! The average cost of a travel consult outside of Backpack is \$150.00!</b>
Prescription Replacement Services	Included. Remote delivery not included.	<b>Included. Remote delivery included.</b>



*If there are discrepancies between this document and the Master Policy, the Master Policy shall govern.*

*This document does not confirm eligibility of coverage. All expenses are reviewed for eligibility at time of claim.*