



June 21, 2017

Proof of Coverage Declaration

Cornell University:

All individuals named by Cornell University as Participants in the World Traveler Plus program, will have access to the following assistance services for members traveling outside their home country.

Coverage Effective Dates: 7/1/2017 - 7/1/2018

Group Name: Cornell University

Policy Number: B0755G4000123/ 299440-16-081

Coverage Limits:

**Political or Natural Disaster related Evacuation:** Up to \$50,000 USD Per Insured  
Person up to 1,000,000 USD Per Event

**Trip Interruption:** Up to \$2,000 USD per policy period

**Lost Checked in Luggage:** Up to \$1,000 USD per policy period

**Return of Personal Belongings:** Up to \$500

All Political and Natural Disaster must be arranged and approved, in advance, by On Call International.

For assistance while traveling, benefit questions or claims assistance please contact On Call International toll free 855.464.8976.

Sincerely,

Kristen O'Neil  
Client Relationship Manager  
On Call International  
Eleven Manor Parkway  
Salem, NH 03079 USA  
[Kristen.ONeil@OnCallInternational.com](mailto:Kristen.ONeil@OnCallInternational.com)



Benefit Summary:

Policy Number	B0755G4000123/ 299440-16-081	
Policyholder	Cornell University	
Address	East Hill Office Building 395 Pine Tree Rd Ithaca, NY 14850	
Effective Date	7/1/2017	
Expiry Date	7/1/2018	
Renewal Date	7/1/2018	
Operative Time of Cover	Whilst traveling on the business of the Policy Holder	
<b>Political and Natural Disaster Evacuation</b>		
Evacuation Costs		Limit Per Insured Person USD 50,000 Limit Per Insured Event USD 1,000,000
Hibernation Costs	Covered	USD3,500 per Insured Person per day up to a maximum of 30 days
Expenses	Covered	USD100 per Insured Person per day up to a maximum of 30 days
<b>Trip Interruption</b>	Covered	Limit Per Insured Person up to USD 2,000 per Policy Period
<b>Lost Checked in Luggage</b>	Covered	Limit Per Insured Person up to USD 1,000 per Policy Period
<b>Return of Personal Belongings</b>	Covered	Limit Per Insured Person up to USD 500 per Policy Period

# The Contract of Insurance

This is Your Security Evacuation, Lost Checked Luggage and Trip Interruption Insurance Policy, which with the application form and/or declaration made by You and The Policy Schedule should be read together and forms the contract of Insurance between You and Us, International Insurance Company of Hannover Limited but it is only valid if You have paid the premium.

Your premium has been based upon the information shown in The Policy Schedule and recorded in the written application You have signed and/or declaration You have made. Please read them carefully to make sure that they meet Your requirements and that the details on The Policy Schedule are correct. If after reading Your Policy and The Policy Schedule You have any questions, please contact Your insurance adviser.

In return for You having paid the premium for the Period of Insurance, We will indemnify You by payment in respect of the Evacuation or Repatriation of the Insured Persons to the extent of and subject to the terms contained in or endorsed on the Policy.

## IMPORTANT

*This Policy is a legal contract. You must tell Us about any facts or changes which affect Your insurance and which have occurred either since the Policy started or since the last renewal date.*

*If You are not sure whether certain facts are relevant please ask Your adviser. If You do not tell Us about relevant changes, Your Policy may not be valid or the Policy may not cover You fully.*

*You should keep a written record (including copies of letters) of any information You give Us or Your insurance adviser when You renew this Policy.*

### **Choice of Law**

The laws of England and Wales apply and in any suit or legal action the courts of England and Wales shall have jurisdiction unless We agree with You otherwise.

### **Data Protection**

It is understood by the Insured Person that any information about him will be processed by Us in compliance with the Data Protection Act 1998 and only for the purpose of providing Insurance cover and handling any claims. This may necessitate providing such information to third parties although the protection provided by the Act shall still apply.

### **International Insurance Company of Hannover plc**

Registered Address: 10 Fenchurch Street, London EC3M 3BE, UK

Registered No: 1453123

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 202640

## Policy Definitions

Each time We use one of the words or phrases listed below, it will have the same meaning wherever it appears in Your Policy unless We state otherwise. A defined word or phrase will start with a capital letter each time it appears in the Policy, except for headings and titles.

### **Annual Aggregate Limit**

The maximum We will pay in respect of all claims payable during the Policy Period.

### **Appropriate Authorities**

The Foreign and commonwealth Office of the United Kingdom, The United States Department of State, the Foreign Office of Canada or similar authority of the Policyholder Country of Residence.

### **Assignment**

When an Insured Person is working in or travelling to a country on Your behalf.

### **Country of Domicile**

The Country in which the Insured Person resided in before taking up Assignment and/or the Country to which the Insured Person shall return to when repatriated or country in which they hold a valid passport

### **Country of Residence**

The Country in which the Insured Person resides in whilst on Assignment.

**Dependant(s)**

The natural or legally adopted children or legal wards of an Insured Person (and/or Insured Person's Partner where applicable) living at the same address who are no older than 18 years of age or 23 years of age if in full time education at the time a claim occurs.

**Evacuation Costs**

The costs incurred within 30 days of an Insured Event to evacuate the Insured Person to the nearest place of safety or their Country of Domicile.

If the Insured person is in imminent peril, cover will apply to the evacuation of the Insured Person by any appropriate means consistent under the circumstances with their health and safety, otherwise cover hereunder will apply to the transportation only at economy fares unless unavailable or manifestly impractical.

**Expenses**

The cost of accommodation, transportation and food and any other reasonable and necessary expenses.

**Hibernation Costs**

The costs of security and relocation if an Insured Event has occurred and at the sole discretion of the Crises Management Company the Insured Person may remain in their Country of Residence, in either their current location or relocate to a site chosen by the Crises Management Company up to a period of 14 days from the time the Insured Event first occurs.

**Insured Event**

1. The Insured's Appropriate Authority issues a travel advice for a particular country or region where the Insured Person is on Assignment in, recommending that certain categories of person which includes the Insured Person should leave that country or region.
- or -
2. The recognized Government in their Country of Residence:
  - a) Declares a state of emergency necessitating immediate evacuation or
  - b) Formally recommends or instructs that the Insured Person should leave that country or region for safety or
  - c) Seizes, confiscates or expropriates the Insured or Insured Person's property, plant or equipment or
  - d) Expels the Insured Person or declares the Insured Person "persona non grata".
  - e) Withdraws all scheduled international commercial flights for a period of excess of 24 hours as a result of political or military action intervention which has a direct impact on the Insured persons safety and prevents them leaving the country.
3. Natural Disaster within their Country of Residence which has a direct impact on the Insured Person and their safety.
4. The Political or military events in the country the Insured Person is staying in represents an imminent threat to their safety.

**Insured Journey**

Whilst the Insured Person is on a journey not exceeding 180 days in duration (unless otherwise agreed by Us) which You have authorized in connection with The Business (including any period of holiday which is purely ancillary to the Insured Journey) which begins during the Period of Insurance, and commences from the time the Insured Person leaves their home or place of business in their Country of Domicile whichever is the later and continues during the entire period of the journey and terminating at the time of return to their home or place of business in their Country of Domicile whichever is reached first.

If the Insured Journey is solely within the Insured Person's Country of Residence cover will only be operative if the journey involves an air flight and/or overnight stay away from home.

**Insured Person**

Any director or employee, including temporary and contract staff, under a contract of employment with You or person or category of persons shown in The Policy Schedule.

**Insured Person's Partner**

The spouse or civil partner of an Insured Person living at the same address as the Insured Person for the last 12 months and sharing financial and where applicable responsibility for their Dependents.

**Local Nationals**

Means any person in the regular employment of the Policyholder but who is permanent resident in the country they are working in.

**Member**

Any eligible person who has enrolled in the program with a participating Plan Sponsor.

**Money**

Coins, bank or currency notes, checks, postal orders, travelers checks, travel tickets, luncheon vouchers, petrol or other coupons with a monetary value and credit vouchers which belong to or are under the custody and control of the Member.

**Operative Time of Cover**

The period of time for which We will cover the Insured Person for benefits described within the Policy Schedule.

**Period of Insurance**

From the effective date until the expiry date shown in The Policy Schedule and any subsequent period for which We accept payment for renewal of this Policy.

**Personal Belongings**

Items which are the property of the member or property for which they are personally responsible and which are taken on or acquired during an Insured Journey.

**Qualified Medical Practitioner**

A doctor or specialist who is registered or licensed to practice medicine under the laws of the country they practice in other than a Member, partner of a Member, and a member of the immediate family of Member or the Member or an employee of Members.

**The Business**

Activities directly connected with The Business described in The Policy Schedule.

**The Policy Schedule**

The document which specifies details of The Policyholder, The Insured Persons, The Operative Time of Cover, The Business, and specifies details of the benefits covered, sums insured and any Excesses, Endorsements and Conditions applying to the Policy.

**We/Us/Our/The Company**

International Insurance Company of Hannover plc.

**You/Your/The Policyholder**

The Insured Person or persons, companies, partnerships or unincorporated associations named in The Policy Schedule as The Policyholder.

## Policy Conditions

Each Section of the Policy contains Conditions. They must be read in conjunction with the following Policy Conditions which apply to all Sections unless otherwise stated.

**Adjustable Premium**

If it has been agreed with Us that any part of the premium, being based on estimates, is adjustable You shall within 30 days of the end of each Period of Insurance provide Us with the actual figures and the premium will be adjusted accordingly.

**Aggregate Limit**

If the aggregate amount of all benefits payable exceeds the stated Aggregate Limit the benefits payable to an Insured Person shall be proportionately reduced until the total of all Benefits does not exceed the Aggregate Limit.

**Alteration of Risk**

We will at Our option void the Policy from the inception of this insurance where there has been any alteration to The Business and/or the occupation or pursuits of any Insured Person after the effective date of this insurance which increases the risk of loss, liability, destruction, damage, accident, injury or illness or where Your interest ceases except by will or operation of law unless We have accepted the alteration.

**Assignment**

You may not assign the benefits under this Policy. We shall not be bound to accept or be affected by any notice of any trust charge, lien, purported assignment or other dealing with or relating to this Policy.

**Contribution**

If at the time of an event giving rise to a claim there is any other insurance Policy in force in Your name which covers You or the Insured Person for the same expense, loss or liability We will only pay a proportion of the claim being determined by reference to the cover provided by each of the relevant policies with the exception of Personal Accident benefits which will be payable in full.

**Force Majeure**

We shall not be liable for failure to provide Services and/or delays caused by acts of God, strikes or other conditions beyond our reasonable control, including but not limited to flight conditions or situations where the performance of this Policy is prohibited or delayed by local laws, regulations or regulatory agencies. We shall notify You immediately of any Force Majeure event. In the event of such Force Majeure lasting longer than 7 days You will have the right to cancel this Policy immediately and We shall return any premium paid by You less any amount for claims paid or due to be paid.

## **Fraud**

If a claim made by You or anyone acting on Your behalf, or any person claiming to be indemnified is fraudulent or exaggerated, whether ultimately material or not or if a false declaration or statement is made or if a fraudulent device is used in support of a claim We may at Our option void the Policy from the inception of this insurance or cancel the Policy from the date of the claim or alleged claim and repudiate the claim.

## **Identification**

The Policy and The Policy Schedule will read as one contract. A particular word or phrase which is not defined will have its ordinary meaning.

## **Reasonable Precautions**

You must take all reasonable precautions to avoid Accident, injury or illness to any person, or loss, destruction or damage to their property, and You must comply with all legal requirements and safety regulations and conduct The Business in a lawful manner. If in relation to any claim You have failed to fulfil any of these conditions, You will lose your right to indemnity or payment for that claim.

## **The Contracts (Rights of Third Parties) Act 1999**

The Contracts (Rights of Third Parties) Act 1999 or any amendment thereto does not apply to this Policy. Only We and the Policyholder can enforce the terms of this Policy. No other party may benefit from this contract as of right. The Policy may be varied or cancelled without the consent of any third party.

## **Misdescription**

We will void this Policy if there has been any misrepresentation, misdescription or failure to disclose any material fact by You or anyone acting for You.

## **Sanction Limitation and Exclusion Clause**

We shall not provide cover or pay or be liable for any claims or provide any benefit under this Policy if by providing any cover, paying any claims or providing any benefit under this Policy would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

# **Policy Exceptions**

Each Section of the Policy contains specific exceptions. They must be read in conjunction with the following Exceptions which apply to all Sections unless otherwise stated.

The Policy does not cover

1. Any expense related to the Insured Person engaging in the commission of, or the attempt to commit, an unlawful act.
2. Any expense incurred as a result of the Insured Person engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection unless declared to Us and accepted by Us in writing nor travelling for military, security, demining or NGO activities.
3. Any expense incurred as a result of the Insured Person traveling against the advice of the Appropriate Authority or after an advisory notice as defined within Insured Event 1 has already been issued
4. Any losses incurred by You which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to You.
5. Any losses incurred for which You are responsible under a Workmen's Compensation Act
6. The Insured Person being in their own Country of Domicile or country in which they hold a valid passport
7. Any expense incurred which is a direct result of nuclear reaction or radiation.
8. The Insured Person being under the influence of or being directly or indirectly affected by the effects of intoxicating liquor or drugs or any other condition thereby aggravated other than drugs taken in accordance with treatment prescribed and directed by a Qualified Medical Practitioner but not for the treatment of drug addiction.
9. Any losses incurred by You which are or would be, except for this insurance recoverable under any other insurance or other indemnity available to You
10. An Insured Person once they have attained the age of 81.
11. With immediate effect Payment of any benefit if the Insured Person who is the subject of a claim retires or otherwise ceases to be employed by You.

## **BENEFITS**

### **Lost checked in Luggage**

Inter Hannover will pay up to the benefit limit if the Member is temporarily deprived of his or her luggage for at least 12 hours by the loss or mis-direction of luggage by an International airline carrier subject to:

### **Temporary Loss**

In the event of a member is temporarily deprived of their Personal Belongings for at least 12 hours from the time of arrival at their destination during a trip, Inter Hannover will reimburse the Member in respect of emergency and necessary purchases subject to a maximum of \$1,000 for any one claim.

### **Conditions:**

1. The lost checked luggage must have been checked by the Member in accordance with routine luggage checking procedures, for transportation on board a regularly scheduled commercial airline or cruise line, upon which the Member is a fare-paying passenger; and
2. Member must file a formal claim for lost luggage with the transportation provider, and follow all instructions and take all measures as directed by the transportation provider to locate and retrieve the lost checked luggage; and
3. Member must provide Inter Hannover with copies of all documentation of the claim filed with the transportation provider, and a written statement from the transportation provider confirming that the luggage was checked and after careful search, the luggage remains missing; and
4. Any expense will only be paid by Inter Hannover 3 days after the items have been lost
5. The Member shall take all reasonable care in avoiding any loss or to their Personal Belongings.
6. Inter Hannover shall be entitled in the event of a loss and at our sole digression to replace any article lost (whether wholly or in part) or to reimburse the Member not exceeding in any event the insured value thereof. The maximum amount payable in respect of any one item will be \$1,000 unless the Member bears the first 25% of any amount in excess of the \$1,000 up to the total sum insured stated in the Schedule of Benefits.
7. In the event of the total loss of any item of Personal Belongings the basis of settlement shall be on a full replacement value of the item provided that the replacement item is substantially the same but not better than the original item when new and proof of purchase /ownership must be provided for items valued in excess of \$700.

### **Exceptions:**

The following exceptions apply to this section.

Inter Hannover will not be liable for any claim resulting from

1. Loss caused by:
  - a) moth or vermin or gradual deterioration, atmospheric or climatic conditions, wear and tear (this does not apply to the loss of or damage to any item resulting from wear and tear to a clasp setting or other fastening to a carrier or container).
  - b) mechanical or electrical failure or breakdown.
  - c) Any process of cleaning, dying, restoring, repairing or alteration.
2. Loss of Money.
3. Loss caused by delay, detention or confiscation by order of any Government or Public Authority.
4. Loss from pressure in an aircraft cargo hold.
5. Loss to vehicles, their parts or accessories.
6. Loss to Personal Belongings sent as freight or under a bill of lading.
7. Loss of business equipment or samples not involving theft by violent and forcible means.
8. Loss of business equipment or samples which is insured under any other Insurance.
9. Any loss in excess of the single item limit stated in the herein.

### **Trip Interruption**

Inter Hannover will pay up to the benefit limit following proof for the cost of an economy one-way air or ground transportation ticket for Member to return to his or her Home Country as the direct and necessary result of his or her Accidental Bodily Injury or Illness or the death or accidental bodily injury or illness or death of member's partner, dependents or close relative or the destruction of Member's principal residence by fire or storm following departure from his or her Home Country.

### **Conditions:**

The following conditions apply to this section.

1. The maximum Inter Hannover will pay in respect of all benefits under this program in the aggregate in respect of all members shall not exceed the maximum limit stated herein.

### **Exceptions:**

The following exceptions apply to this Section. Inter Hannover will not be liable for any claim resulting from:

1. The Member travelling against or planning to travel against the medical advice of a Qualified Medical Practitioner or for the purpose of obtaining medical treatment.

2. Disinclination to travel or if on a trip, deciding not to continue.
3. Member financial circumstances.
4. Redundancy or resignation of a member or the termination of a member's contract of employment within 30 days of a pre-booked trip or once a trip has started.
5. Any expenses incurred where a trip is interrupted, altered, rearranged or must be replaced as a result of redundancy or resignation of the Member or the termination of their contract of employment once the trip has commenced.
6. The financial failure or omission or neglect of any provider or their agent of transport or accommodation.
7. Withdrawal from service temporarily or permanently of any means of transport on the orders or recommendation of the manufacturer, the Civil Aviation Authority, any port authority or similar body in any country except where on the day the member is due to depart from the Members Home Country such member is prevented from making their Insured Journey due to
  - a) Air space being closed for 24 hours from the date and time their scheduled departure as shown on their ticket/itinerary.
  - b) A port or airport they are scheduled to travel from or through being closed for 24 hours from the date and time their scheduled departure as shown on their ticket/itinerary. All claims must be supported by documentary evidence that the member has been unable to obtain a refund from their travel and or accommodation provider.
8. Strike, labor dispute or failure of the means of transport other than where the departure of any means of transport on which the member is booked to travel is delayed by at least 24 hours unless the delay is due to a strike or industrial action which existed or the possibility of which existed and for which advance warning had been given prior to the date on which the trip was booked.
9. Any trip interrupted where the Foreign and Commonwealth Office (FCO) advice at the time the trip was booked is 'against all travel to' the chosen destination.
10. A member failing to check in according to the itinerary provided unless the failure was due to strike or industrial action.
11. Any circumstance that could have been reasonably foreseen as giving rise to a claim at the time a trip commenced.

### **Emergency Security Expenses**

Inter Hannover will pay up to the benefit limit if Member requires emergency evacuation to his or her Home Country or the nearest place of safety as a result of an Covered Event as shown hereunder.

#### **Covered Event**

1. The Insured's Appropriate Authority issues a travel advice for a particular country or region where the Insured Person is on Assignment in, recommending that certain categories of person which includes the Insured Person should leave that country or region.  
- or -
2. The recognized Government in their Country of Residence:
  - a) Declares a state of emergency necessitating immediate evacuation or
  - b) Formally recommends or instructs that the Insured Person should leave that country or region for safety or
  - c) Seizes, confiscates or expropriates the Insured or Insured Person's property, plant or equipment or
  - d) Expels the Insured Person or declares the Insured Person "persona non grata".
  - e) Withdraws all scheduled international commercial flights for a period of excess of 24 hours as a result of political or military action intervention which has a direct impact on the Insured persons safety and prevents them leaving the country.
3. Natural Disaster within their Country of Residence which has a direct impact on the Insured Person and their safety.
4. The Political or military events in the country the Insured Person is staying in represents an imminent threat to their safety.

#### **Conditions:**

The following conditions apply to this Section.

1. Member or someone acting on behalf of the Member must contact Inter Hannover immediately if he or she is aware of any situation that may give rise to a covered event or as soon as reasonably possible thereafter. If Inter Hannover is not contacted immediately Inter Hannover's liability to pay any subsequent claim under this section will cease.
2. Member or Plan Sponsor must provide Inter Hannover with all assistance and information requested in a timely manner.
3. Member must follow the advice of Inter Hannover at all times.
4. If Member is entitled to any refund on unused tickets or returnable deposits or advanced payments Inter Hannover is entitled to deduct these from the value of any claim
5. Member must be able to reasonably prove that there is a threat to his or her safety.

#### **Exceptions:**

The following exceptions apply to this Section. Inter Hannover will not be liable for any claim resulting from:

1. Any expense related to the Member engaging in the commission of, or the attempt to commit, an unlawful act.
2. Any expense incurred as a result of the Member engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection unless declared to Inter Hannover and accepted in writing.
3. Any losses incurred by Member which are or would be, except for this insurance, recoverable under any other insurance or other indemnity available to Member or Plan Sponsor.
4. Any losses incurred for which Member or Plan Sponsor are responsible under a Workmen's Compensation Act
5. The Member being in their own Country of Domicile or country in which they hold a valid passport



6. Any expense incurred which is a direct result of nuclear reaction or radiation.
7. The Member being under the influence of or being directly or indirectly affected by the effects of intoxicating liquor or drugs or any other condition thereby aggravated other than drugs taken in accordance with treatment prescribed and directed by a Qualified Medical Practitioner but not for the treatment of drug addiction.
8. Failure to reasonably prove that there is any threat to the Member's safety.
9. Member taking part in any political activity or operations of any security or armed forces.
10. Loss attributable to an alleged violation of the laws of the Host Country by Member or the Plan Sponsor.
11. Member failure to maintain and possess duly authorized and issued required immigration, work, residence or similar visas or permits or other relevant documentation required in the Host Country.
12. Accommodation or evacuation expenses incurred more than 30 days after the covered event.
13. Loss attributable in whole or in part to debt insolvency, commercial failure, the repossession of any property by any title holder or lien holder, or any other financial cause.
14. Member or plan sponsor's failure to honor any contractual obligation, bond or specific performance condition in a contract.

#### **Return of Personal Belongings**

On Call will provide up to \$500 toward shipment of personal effects to the Members home address as stated on the members license, following an evacuation or death that prevents the Member from returning to his/her Trip. On Call must make all arrangements for the benefit to apply within 90 days of the evacuation or death.