



Gateway Plus

Opening the way to international insurance solutions



Personal property and liability insurance
for international students and scholars







Designed Expressly for the International Education Community

When your education activity takes you abroad, protecting your personal possessions while you are away from your home country is something to consider. What do you do if your personal possessions are stolen or damaged or destroyed while you are overseas? How easily would you be able to replace them?

Gateway Plus offers a solution to these potential problems. The Plan can help protect against financial hardship caused by loss of your personal property that you take with you or acquire while abroad.

Eligibility

Gateway Plus is available for students and scholars engaged in international academic and study abroad programs outside their Home Country and Country of Permanent Residence.

Home Country is defined as your passport country.

Country of Permanent Residence is defined as the country in which you live when not engaged in an international academic program.

This brochure provides a brief overview of coverage. A complete description of plan provisions, limitations and exclusions, is contained in the Insuring Agreement, which is mailed to you after coverage is issued.



Plan Features

Gateway Plus is an annual plan. The Plan offers the following coverage:

Personal Property Coverage

physical loss or damage to personal property belonging to you is covered for what it costs to repair or replace

Personal Liability Coverage

protection for payments you are legally obligated to pay for bodily injury and/or property damage to others

Gateway Plus is **primary** insurance coverage. This means that Gateway Plus pays benefits for a covered loss first even if other insurance applies.

	Plan A	Plan B	Plan C	Plan D
Personal Property Coverage	\$2,500	\$5,000	\$10,000	\$15,000
		\$100 Deductible applies		
Personal Liability Coverage			\$5,000	





Effective Date and Expiration Date of Insurance

When approved, the **Effective Date** of insurance is 12:01 A.M. local time the day following receipt of your Application and premium payment unless a later date is specified. Unless the Plan is renewed, the **Expiration Date** of insurance is 12 months following the Effective Date.



Renewal

Renewal notices are sent to the Mailing Address on file approximately 45 days prior to the Expiration Date of insurance. Coverage can be renewed provided you continue to meet the Plan's eligibility requirements and you return the Renewal Form with premium payment to the Administrator on or before the Expiration Date of insurance.





Overview of Coverage

The following is a brief summary of coverage. Complete details of coverage, including limitations on coverage and exclusions, are provided in the Insuring Agreement mailed after coverage is issued.

Personal Property Coverage

The Plan covers personal property owned or used by you anywhere in the world as well as property entrusted to you by your parent(s) or guardian(s). The property is insured for the replacement cost at the time of loss up to the coverage limit that you select on the Application form. Replacement cost means the amount required to repair or replace the property. A \$100 Deductible applies.

Special Limits under property coverage:

- theft of jewelry, watches, furs, precious and semiprecious stones — \$1,000 each loss
- electronic apparatus and accessories while in or upon a motor vehicle — \$1,500 each loss

Additional coverage includes:

- \$500 for legal obligation to pay credit cards because of theft or unauthorized use

What is *not* covered under Personal Property Coverage:

There are some things that the Plan specifically does not cover — such as certain types of property — or when loss/damage occurs under circumstances in which this insurance does not apply. Some examples are:

- motor vehicles, aircraft, hovercraft
- animals, birds, or fish
- money, bank notes, coins, stored value cards, smart cards
- securities, accounts, deeds, manuscripts, personal records, passports, tickets and stamps
- property while in storage or at your permanent address
- damage to property resulting from earth movement, water damage, neglect, war, intentional loss, government action, and mysterious disappearance

Personal Liability Coverage

When personal property coverage is issued, you are automatically provided additional personal liability protection. This coverage protects you if you are legally required to pay damages to another due to bodily injury or property damage.

Personal Liability

The Plan will pay up to the limit of liability for damages for which you are legally responsible and will also provide legal defense.

Medical Payments to Others

The Plan will pay up to \$2,000 for the necessary medical expenses that are incurred within three years from the date of an accident causing bodily injury to another person.

Additional coverage includes:

- first aid to others for a covered bodily injury
- damage to property of others up to \$1,000



What is *not* covered under Personal Liability Coverage:

This coverage is designed to protect your finances from unexpected costs. It does not protect you if you cause an intentional injury, or in business or professional situations, nor does it cover liability under a written contract or agreement. It does not cover liability resulting from:

- the ownership or use of motor vehicles, watercraft, aircraft, and hovercraft
- damage to property you rent, occupy, use, or are in care of unless caused by fire, smoke or explosion
- bodily injury or property damage arising out of any premises owned or rented by you which is not shown as an insured location

This is an overview of coverage only. A complete description of the plan provisions is contained in the Insuring Agreement, which is mailed to you after coverage is issued. The Insuring Agreement under which all provisions of the Master Policy prevail, provides complete details on coverage, limitations and exclusions.

Cancellation and Refund of Premium

Full refund of premium is made if written request to cancel coverage is received by the Gateway Administrator prior to the Effective Date of insurance. Partial refund of premium is made on a pro rata basis if your policy has been in effect less than 60 days. Premium is considered fully earned and is not refundable if your policy has been in effect 60 days or more prior to cancellation.

The Gateway Plans are underwritten by the Insurance Company of the State of Pennsylvania, a Pennsylvania insurance company, with its principal place of business at 70 Pine Street, New York, New York 10270. It is currently authorized to transact business in all states and the District of Columbia. NAIC No. 19429. The Insurance Company of the State of Pennsylvania is a member of the American International Group of Companies (AIG).





Gateway Plan Administrator

1255 23rd Street, N.W.

Suite 300

Washington, DC 20037

800-282-4495 U.S. and Canada

or 202-367-5097

Fax 202-367-5076

gateway@marshpm.com

Visit us on the Web at www.gatewayplans.com

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