

Gateway International Insurance Plans

Accident & Health Plans

		Term of Insurance	Scope of Coverage	Purpose for Coverage	Coverage	
Individual & Group Roster	USA	15 days up to 36 months	inbound to U.S.	international exchange - business, academic, research, cultural, training...	● ● ● ○ ●	
	International	15 days up to 180 days	worldwide except to U.S.	any short-term travel	● ● ● ○ ●	
	Global	1	annual term - renewable	worldwide except to U.S.	multiple short-term trips	○ ● ● ○ ●
		2	6-month or annual renewable term	worldwide	extended stay abroad	● ● ●
	Premier	1	6 months up to 5 years	worldwide including U.S.	international exchange - business, academic, research, cultural, training...	● ● ● ○ ●
		2		worldwide except to U.S.		
3		international work assignments				
Visit America	15 days up to 6 months	inbound to U.S.	personal travel	● ● ● ○ ●		
Group	Global Reach	SA	duration of program	worldwide except to U.S.	○ ● ● ●	
		EV	annual term - renewable	inbound to U.S.	exchange visitor programs	● ● ● ●

Medical Expenses
Emergency Medical Evacuation & Repatriation
Accidental Death & Dismemberment (AD&D)
Additional AD&D
Worldwide Travel/Medical Assistance Services

(● = included ○ = optional)

Personal Property & Liability Plans

		Term of Insurance	Scope of Coverage	Purpose for Coverage	Coverage
Plus	work abroad	annual term - renewable	worldwide	persons on employment assignments abroad	● ○ ● ○ ○ ○ ○
	study abroad	annual term - renewable	worldwide	students and scholars during international academic programs	● ● ●

Unscheduled Personal Property
Scheduled Personal Property
Personal Liability
Excess Liability
Transit & Storage
Political Risk
Travel Accident

(● = included ○ = optional)