

# Information on Optional Baggage/ Personal Effects Coverage

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**World Learning**

The Experiment in  
International Living  
SIT Study Abroad

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Administered by

The Richards Group  
48 Harris Place, PO BOX 820, Brattleboro, VT 05302

## WHERE TO REPORT CLAIMS

All claims must be reported in writing to:

NAHGA CLAIM SERVICES

P.O. Box 189  
Bridgton, ME 04009

Toll Free: 1-800-952-4320

Phone: 1-207-647-3108

Fax: 1-207-647-4569

Detach form here

### BAGGAGE INSURANCE REQUEST

I wish to purchase Baggage Insurance for the duration of my trip under the World Learning policy. Please insure me as follows:

\_\_\_\_\_ \$ 250.00 coverage at \$ 6.00 a month  
\_\_\_\_\_ \$ 500.00 coverage at \$12.00 a month  
\_\_\_\_\_ \$1,000.00 coverage at \$18.00 a month

Coverage to be in effect from \_\_\_\_\_ to \_\_\_\_\_  
Period insured (# of months) \_\_\_\_\_ Amount refunded \$ \_\_\_\_\_

Make check payable to and return this form to:

World Learning  
Student Insurance Department  
P.O. Box 676  
Brattleboro, VT 05302

Name of insured (please print) \_\_\_\_\_

Home address \_\_\_\_\_

As a participant in a World Learning Program, you are eligible to purchase optional Baggage/Personal Effects Coverage.

### **BAGGAGE/PERSONAL EFFECTS**

You will be reimbursed, subject to a maximum benefit of \$250.00, \$500.00 or \$1,000.00 (whichever option you select) for loss, theft, or direct physical damage to baggage and personal effects. The baggage and personal effects must be owned by and accompanying you during your trip. The following items are covered up to a maximum benefit of \$100.00: eyeglasses, contact lenses, artificial teeth, dental bridges, and hearing aids. The amount paid will be the lesser of: 1) actual cash value at the time of loss, less depreciation as determined; 2) the cost of repair or replacement. The maximum amount selected by an Insured Person is subject to a \$25.00 deductible.

### **LOSS OF A PAIR/SET**

In case of loss to a pair or set, the Company may elect to: 1) repair or replace any part, to restore the pair or set to its value before the loss; or 2) pay the difference between the actual cash value of the property before and after the loss.

### **APPLICABLE PROVISIONS**

Notice of Loss: If your property as covered under this policy is lost or damaged you must: 1) notify the Company as soon as possible; 2) take immediate notice to the carrier or bailee who is or may be liable for the loss or damage; and 3) notify the police or authorities in the case of robbery or theft within 24 hours.

### **EXCLUSIONS**

ANY LOSS OR DAMAGE TO: 1) animals; 2) automobiles and equipment; 3) boats; 4) motors; 5) motorcycles; 6) other conveyances and their equipment (except furniture); 7) household furniture; 8) money and securities; 9) tickets and documents (except proportionate reimbursement for the unused portion of a non-refundable travel ticket adjusted by unused coupons or unused days of travel.)

ANY LOSS CAUSED BY OR RESULTING FROM: 1) wear and tear; 2) breakage; 3) gradual deterioration; 4) insects and vermin; 5) inherent vice or damage; 6) confiscation or exportation by order of any government; 7) radioactive contamination; 8) war or any act of war whether declared or not; 9) theft or pilferage while left unattended in any vehicle unless the vehicle was locked and there are visible signs of forcible entry; 10) mysterious disappearance.

### **PREMIUM AND COVERAGE SELECTIONS**

Premium Rate Per Insured Person Per Month	Maximum Benefit	Deductible
\$ 6.00	\$ 250.00	\$25.00
\$12.00	\$ 500.00	\$25.00
\$18.00	\$1,000.00	\$25.00

### **NOTICE OF CLAIM**

Written notice of claim must be given to the Company within 20 days after the occurrence or commencement of any loss covered by this policy, or as soon thereafter as it is reasonably possible. Notice given by or on behalf of the claimant to the Company at its Administrative Office in Alpharetta, GA, or to any authorized agent of the Company, with information sufficient to identify the Insured Person, shall be deemed notice to the Company.

This brochure summarizes the Principal Features of the World Learning Optional Baggage/Personal Effects Program underwritten by National Union Fire Insurance Company of Pittsburgh, PA, a subsidiary of AIU Holdings, Inc. For complete details, please refer to the Master Policy (GLB-9014815).