MHPSD Travel Insurance Requirements

Medicine Hat Public School Division has insurance coverage for all national and international student travel.

The USIC Outbound Student Plan includes medical, trip cancellation/interruption and baggage benefits.

ALL STUDENTS AND SUPERVISORS ARE REQUIRED TO PURCHASE MHPSD TRAVEL INSURANCE.

Payment to be submitted by school bookkeeper as one installment, a minimum of one month prior to departure.

The fee schedule is as follows:

- ♦ National Travel (more than 3 days) \$80 per person
- ♦ International Travel (more than 3 days) \$130 per person
- ♦ National/International Travel (3 days or less) \$15 per person

Trip Cancellation/Interruption Coverage	
Coverage of <u>Non-Refundable</u> Travel Costs	Reason for Cancellation
100%	Insured Risks (including, but not limited to): Travel Advisory for Destination Country (Avoid 'all' or 'non-essential' travel) Medical Reasons
75%	Board Discretion
Maximum Coverage / Traveler	Claim Period
\$ 5,000	Prior to Departure
\$ 25,000	After Departure

MHPSD travel insurance is a second payor plan. This means it only covers costs not already paid by other policies, such as credit card travel insurance. It cannot be combined with other coverage to exceed the policy limits. For **Medical**, it only pays for eligible expenses outside your home province that aren't already covered by an individual's primary health insurance.

NOTE: Adults not identified as designated supervisors are not eligible to purchase this insurance.



This document is intended for MHPSD staff use only.

While we've done our best to provide accurate information, details may change over time. Before making plans or commitments based on this content, please refer to the above policy & contact the division office.