University of Denver (DU) International Evacuation/Repatriation Coverage

International SOS administers DU’s evacuation/repatriation program. Contact SOS to make a claim and arrange for services. Note that International SOS provides evacuation/repatriation services only; medical insurance is not included. Understanding the limits of coverage is important for effective travel planning. The following is a summary of benefits and exclusions. This is not a complete list of all definitions, exclusions, and limitations; contact the Department of Risk Management for specific coverage questions.

Coverage begins the moment that the DU traveler departs U.S. (defined as the 50 United States and the District of Colombia) airspace. Coverage terminates the moment that the DU traveler returns to the U.S.

Emergency Medical Evacuation/Repatriation Coverage

- **Benefits**
  - Emergency Medical Evacuation & Medically Necessary Repatriation: Up to $1,000,000 USD per Person per Event
  - Repatriation of Mortal Remains: Up to $1,000,000 USD per Person per Event
  - Visit by Family Member or Friend (in the event that the DU traveler is hospitalized for more than five days): Up to $10,000 per Person per Event, to include means & accommodations at $300 per day, up to a maximum of 10 days

- **Exclusions**
  - International SOS will not provide services if coverage is sought as a result of: participation in any war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not) or civil war, rebellion, revolution, and insurrection, military or usurped power; participation in any military maneuver or training exercise; traveling against the advice of a Physician; traveling for the purpose of obtaining medical treatment; piloting or learning to pilot or acting as a member of a crew of any aircraft; commission or the attempt to commit a criminal act; skydiving; hang gliding; parachuting; mountaineering (does not apply to school sponsored trips); any motorized speed race; bungee cord jumping; speed contests; spelunking or caving, heliskiing, extreme skiing; dental treatment except as a result of accidental Injury to sound, natural teeth; any non-emergency treatment or surgery, routine physical examinations, hearing aids, eyeglasses or contact lenses; pregnancy and childbirth (except for complications of pregnancy); curtailment or delayed return for other than covered reasons; services not shown as covered; travel within your Home Country.
  - An Act of God or a change in the political environment could delay SOS’s ability to respond to an emergency
  - You may be financially responsible for a transport related to a condition or situation that SOS does not consider medically necessary

Political & Natural Disaster Coverages

- **Definitions**
  - *Emergency Political Repatriation*: Evacuation for the following reasons: Officials of the U.S. Government or the U.S. Embassy in the host country has issued for reasons other than medical, a recommendation that categories of persons which include the
Member should leave the Foreign Country; and/or Member is being expelled or declared persona non grata on the written authority of the recognized government of the Foreign Country; and/or the political and military events in the Foreign Country has created a situation in which the Member is in danger of Imminent Bodily Harm to the extent that the Member must be removed from the Foreign Country; and Member cannot obtain commercial transportation to the nearest safe location within a time period which will enable the Member to leave the Foreign Country in time to avert Imminent Bodily Harm or to comply with the time allowed to leave the Foreign Country pursuant to the orders of the recognized government of that Foreign Country.

- **Natural Disaster**: A Natural Disaster within a host country which has a direct impact on you or your safety. “Natural Disaster Situation” means an event occurring directly out of a event of natural cause, including wildfire, earthquake, windborne dust or sand, volcanic eruption, tsunami, snow, rain or wind, that results in widespread and severe damage such that the government of the host country issues an official disaster declaration, or the U.S. Government issues advice to leave the country. Natural Disaster does not include the direct or indirect effect of rain, wind or water associated with named storms meeting the definition of hurricane or typhoon, except in instances where: a) the path of the named storm deviates by a distance of greater than 200 miles within a 72-hour period from the path forecast by a national recognized meteorological service; or b) less than 72 advance hours’ notice of a potential landfall for a named storm exists. In no event, shall a Natural Disaster be deemed to apply to a marine vessel, ship or watercraft of any kind.

  - **Benefits**
    - Political Evacuation: Up to $100,000 per Person Per Event
    - Natural Disaster Evacuation: Up to $100,000 per Person per Event
    - Aggregate Benefit for any one occurrence: $500,000

  - **Exclusions**
    - **Emergency Political Repatriation**: Violation by a Member of the laws or regulations of the country in which the Covered Event takes place; the failure of a Member to properly procure or maintain immigration, work, residence, or similar visas, permits, or other documentation; the debt, insolvency, commercial failure, or the repossession of any property by a title holder or any other financial default by a Member; the failure of a Member to honor any contractual obligation or bond to obey any condition of a license; the Emergency Political Repatriation of a Member who is in his or her Resident Country; Any medical expenses incurred by a Member; the kidnap and/or ransom of a Member; any expenses not related or incident to an Emergency Political Repatriation.
    - **Natural Disaster Evacuation**: Travel arrangements that were neither coordinated nor approved by International SOS in advance; natural disaster evacuations when the natural disaster situation or the event directly giving rise to it precedes your arrival.
    - An Act of God or a change in the political environment could delay SOS’s ability to respond to an emergency
    - You may be financially responsible for a transport related to a condition or situation that SOS does not consider necessary for evacuation