



July 20, 2022

CONFIRMATION OF COVERAGE

We are pleased to confirm your short-term medical coverage under StudentSecure[®], underwritten by Lloyd's Syndicate 4141, and administered by Tokio Marine HCC - MIS Group, a member of the Tokio Marine HCC group of companies. Tokio Marine HCC – MIS Group has authority to enter into contracts of insurance on behalf of the Lloyd's underwriting members of Lloyd's Syndicate 4141, which is managed by HCC Underwriting Agency Ltd. Lloyd's is authorized as an insurer in Spain by the Spanish insurance regulatory authority (Dirección General de Seguros y Fondos de Pensiones) under reference L0017.

This coverage is valid worldwide; including the country of assignment listed below, except for the member's home country, the United States when the coverage area below indicates 'Excluding the U.S.', and countries restricted by U.S. economic sanctions and embargo programs. For U.S. citizens, the home country is always the U.S. For non-U.S. citizens, the member's home country is listed below.

Certificate Number: 2000XXXXX
Covered Individual: John Doe
Effective Date: August 23, 2022
End Date: May 31, 2023
Paid in full via: MC
Home Country: Pakistan
Country of Assignment: United States

StudentSecure[®] Smart			
Certificate Period Maximum	\$200,000	(€164440.0000*)	Two Hundred Thousand US Dollars
Maximum Benefit per Injury/Illness (includes COVID-19)	\$100,000	(€82220.0000*)	One Hundred Thousand US Dollars
Deductible			
In-network, outside U.S. or student health center	\$50	(€41.1100*)	Fifty US Dollars
Out-of-network	\$100	(€82.2200*)	One Hundred US Dollars
ER deductible	\$350	(€287.7700*)	Three Hundred Fifty US Dollars
Emergency Medical Evacuation	\$50,000	(€41110.0000*)	Fifty Thousand US Dollars
Emergency Reunion	\$1,000	(€822.2000*)	One Thousand US Dollars
Repatriation of Remains	\$25,000	(€20555.0000*)	Twenty-Five Thousand US Dollars
Personal Liability	\$0		
Coverage Area	Including US		

Coinsurance may apply for expenses after the deductible. Other limitations and exclusions do apply. Please see policy documents for further details, or feel free to contact us with any questions or concerns.

COVID 19: Covered same as any other illness to the above mentioned maximum benefit per injury/illness.

Sincerely,

Mark Carney
Tokio Marine HCC - Medical Insurance Services Group
Plan Administrator for Lloyd's, Fitzwilliam House, 10 St. Mary Axe, London, England EC3A 8BF

* Plan pays in US Dollars only. Amounts in Euros are provided for convenience and are based on conversion rate as of February 16, 2021