

PERSONAL LIABILITY COVERAGE

When personal property coverage is issued, you are automatically provided additional personal liability protection. This coverage protects you if you are legally required to pay damages to another due to bodily injury or property damage.

PERSONAL LIABILITY

The plan will pay up to \$2,000 for the necessary medical expenses that are incurred within three years from the date of an accident causing bodily injury to another person.

ADDITIONAL COVERAGE INCLUDES:

- First aid to others for a covered bodily injury
- Damage to property of others up to \$1,000

WHAT IS NOT COVERED UNDER PERSONAL LIABILITY COVERAGE

This coverage is designed to protect your finances from unexpected costs. It does not protect you if you cause an intentional injury, or in business or professional situations, nor does it cover liability under a written contract or agreement. It does not cover liability resulting from:

- Ownership or use of motor vehicles, watercraft, aircraft, hovercraft
- Damage to property you rent, occupy, use or are in care of unless caused by fire, smoke, explosion
- Bodily injury or property damage arising out of any premises owned or rented by you which is not shown as an insured location

CANCELLATION AND REFUND OF PREMIUM

Full refund of premium is made if written request to cancel coverage is received by the Gateway Student Plus administrator prior to the effective date of insurance. Partial refund of premium is made on a pro-rate basis if your policy has been in effect less than 60 days. Premium is considered fully earned and is not refundable if your policy has been in effect 60 days or more prior to cancellation.

The Gateway Student Plus Plan is underwritten by Lloyds of London and administered by XN Financial.

Gateway Student Plus

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The information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues.

Statements concerning legal matters should be understood to be general observations based solely on our experience as insurance brokers and risk consultants and should not be relied upon as legal advice, which we are not authorized to provide. All such matters should be reviewed with the client's own qualified legal advisors in these areas.

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GATEWAY STUDENT PLUS

PERSONAL PROPERTY AND LIABILITY INSURANCE FOR INTERNATIONAL STUDENTS AND SCHOLARS



TALENT • HEALTH • RETIREMENT • INVESTMENTS

DESIGNED EXPRESSLY FOR THE INTERNATIONAL EDUCATION COMMUNITY

When your education activity takes you abroad, protecting your personal possessions while you are away from your home country is something to consider. What do you do if your personal possessions are stolen, damaged or destroyed while you are overseas? How easily would you be able to replace them?

Gateway Student Plus offers a solution to these potential problems. The plan can help protect against financial hardship caused by loss of personal property that you take with you or acquire while abroad.

ELIGIBILITY

Gateway Student Plus is available for students and scholars engaged in international academic and study abroad programs outside their home country and country of permanent residence.

Home country is defined as your passport country.

Country of permanent residence is defined as the country in which you live when not engaged in an international academic program.

This brochure provides an overview of the coverage available under Gateway Student Plus. A complete description of the plan provisions is contained in the Insurance Certificate, which is sent to you after coverage is issued. The Insurance Certificate, under which all provisions of the Master Certificate prevail, provides complete details on coverage, limitations and exclusions.

PLAN FEATURES

Gateway Student Plus is an annual plan. The plan offers the following coverage:

PERSONAL PROPERTY COVERAGE

- Physical loss or damage to personal property belonging to you is covered for what it costs to repair or replace

PERSONAL LIABILITY COVERAGE

- Protection for payments you are legally obligated to pay for bodily injury and/or property damage to others

Gateway Student Plus is primary insurance coverage.

This means that Gateway Student Plus pays benefits for a covered loss first even if other insurance applies.

Coverage	Plan A	Plan B	Plan C	Plan D
Personal Property Coverage	\$2,500	\$5,000	\$10,000	\$15,000
	\$100 Deductible applies			
Personal Liability Coverage	\$100,000			

EFFECTIVE DATE AND EXPIRATION DATE OF INSURANCE

When approved, the effective date of insurance is 12:01 A.M. local time the day following receipt of your application and premium payment unless a later date is specified. Unless the plan is renewed, the expiration date of insurance is 12 months following the effective date.

RENEWAL

Renewal notices are sent to the e-mail address on file approximately 45 days prior to the expiration date of insurance. Coverage can be renewed provided you continue to meet the plan's eligibility requirements and you return the renewal form with premium payment to the administrator on or before the expiration date of insurance.

OVERVIEW OF COVERAGE

The following is a brief summary of coverage.

Complete details of coverage, including limitations on coverage and exclusions, are provided in the insuring agreement mailed after coverage is issued.

PERSONAL PROPERTY COVERAGE

The plan covers personal property owned or used by you anywhere in the world as well as property entrusted to you by your parent(s) or guardian(s). The property is insured for the replacement cost at the time of loss up to the coverage limit that you select on the application forms. Replacement cost means the amount required to repair or replace the property. A \$100 deductible applies.

Special Limits under property coverage:

- Theft of jewelry, watches, furs, precious and semiprecious stones — \$1,000 each loss
- Electronic apparatus and accessories while in or upon a motor vehicle — \$1,500 each loss

Additional coverages include:

- \$500 for legal obligation to pay credit cards because of theft or unauthorized use

WHAT IS NOT COVERED UNDER PERSONAL PROPERTY COVERAGE

There are some things that the plan specifically does not cover — such as certain types of property — or when loss/damage occurs under circumstances in which this insurance does not apply. Some examples are:

- Motor vehicles, aircraft, hovercraft
- Animals, birds, fish
- Money, bank notes, coins, stored value cards, smart cards
- Securities, accounts, deeds, manuscripts, personal records, passports, tickets, stamps
- Property while in storage or at your permanent address
- Damage to property resulting from earth movement, water damage, neglect, war, intentional loss, government action, mysterious disappearance