




**CULTURAL INSURANCE
SERVICES INTERNATIONAL**

EMERGENCY | MEDICAL | SECURITY



No matter how far you travel...we're there.



A hand wearing a watch and a bracelet reaches out towards a large, stylized globe graphic. In the background, a historic building with many windows is visible under a blue sky.

For over two decades, Cultural Insurance Services International (CISI) has offered the widest range of comprehensive insurance products to the international education market. We provide insurance coverage worldwide (including solutions in every country, on every continent, and in remote regions on land and sea).

We provide specialized travel, technical, and medical assistance. We provide support in times of crisis and we will work with your travelers to coordinate care even before they depart.

Our insurance and claims payment services directly assist more than 200,000 educational travel and cultural exchange participants each year. CISI is the perfect health, safety, and risk partner to complement your international programs.



Customized Solutions Priced to Fit Your Budget



Customer Service and Expertise You Can Count On



24-Hour Worldwide Assistance, 7 Days a Week, 365 Days a Year



Flexible and Comprehensive Plan Options



Dedicated Staff Support and Services

- » In-House Claim Processing Services
- » On-Staff, 24/7 Crisis Management Personnel
- » Customized Enrollment System

Emergency Travel Assistance

CISI has chosen top-notch assistance providers who can offer unmatched global expertise and highly skilled multilingual staff. Help and advice may be furnished for the insured in the event of any emergency during the term of coverage with us.

- » 24-7 multilingual emergency assistance provider
- » Medical Evacuation and Repatriation benefit levels that exceed visa requirements
- » Security Assistance support backed by a network of security, intelligence and geopolitical experts



of our clients would recommend CISI.



of our clients rated the friendliness, courtesy and professionalism of our staff as excellent.



of our clients say our response time is excellent and prompt.



of our clients rated the helpfulness of our staff as excellent.

“We have used CISI for many years and have only had the most positive experiences. The coverage is adapted when needed in response to changes in the field (quarantine coverage for example). The claims process is simple. Most essentially, we had a student crisis recently and the AXA and CISI team were incredibly responsive and available in a very difficult time. Thank you!”

—GORDON COLLEGE—

Coverage for Study Abroad Programs

Our industry-leading, comprehensive study abroad insurance features:

- » 24-hour Emergency Assistance services staffed with multilingual representatives
- » Fully assisted emergency evacuation and repatriation
- » Payment guarantees issued to overseas hospitals
- » Direct access to overseas provider network via our Emergency Assistance Center
- » Coordination with your program to arrange direct pay relationships with providers in top destinations
- » Claim payments issued from our office in several foreign currencies
- » In-house staff to serve as your liaison in the event of a medical or legal crisis
- » Initial legal counseling provided to participants via our attorney, who is known for handling several high profile international cases
- » Unlimited medical coverage
- » Online enrollment for additional independent travel
- » Security Evacuation Benefit covering both Political Unrest events and Natural Disasters
- » Personal Security Advice and Response Services
- » Coverage for traveling faculty and staff at student rates
- » Drug Translation Tool
- » On-line International Provider Network of over 12,000 doctors and hospitals in over 85 countries
- » Zero Deductible, Home Country Coverage, Pre-existing allowance
- » No exclusion for drugs or alcohol
- » No exclusion for attempted suicide

"I am glad our company choose CISI and this year we renew with them again. I feel we have wonderful support for resolving all issues that sometimes happen having more than 1,000 students enrolled."

— INTERNATIONAL CULTURAL EXCHANGE SERVICES (ICES) —

"We think of our Account Executive as an extension of our office. No higher compliment can be provided."

— TEXAS A&M UNIVERSITY —

Coverage for Inbound Programs

Our industry-leading, comprehensive inbound insurance features:

- » Comprehensive coverage at competitive rates with new insurance carrier relationships
- » Access to the Aetna provider network with over 1.2 million providers
- » Coordination with Student Health Centers on administration of claims
- » Customized plans that provide a full array of options to best suit your needs
- » 24-hour Emergency Assistance Center
- » Options for copays, in and out of network coinsurance levels
- » In-house staff to serve as your advocate in the event of a medical or legal crisis
- » Online access to claim status information
- » Premium offerings for spouses and dependents
- » Reimbursement for airline ticket home in the event of serious illness of a family member
- » Coverage provided while participants are in their home country

COVID Focused Coverage

Featuring medical coverage to the policy limits, CFAR, interruption, delay, quarantine, doctor prescribed testing, and no medical restrictions based upon COVID alert levels or declared pandemics.

Security Benefit and Features

Security Evacuation Benefit

This comprehensive benefit provides evacuation coverage in the event of:

- » Expulsion from a Host Country or being declared persona non – grata
- » Political or military events involving a Host Country
- » Natural Disaster
- » Verified Physical Attack or a Verified Threat of Physical Attack from a third party;
- » The Insured Person has been deemed kidnapped or a Missing Person by local or international authorities

CISI also provides added personal security advice and response services via an agency of trained security specialists.

- » Weekly Pandemic Monitor: focused on infectious diseases, changes in health policies and best practices in mitigation and planning for travelers' health and safety.
- » Monthly Intelligence Forecast: provides a more predictive assessment of near-term geopolitical, security and operational risks, allowing better planning on emerging risks on a country basis.
- » Travel Tracker Tool

"CISI understands student travel nuances and is in front of group travel challenges. CISI Client Services' flexibility makes navigating their system easy because they adapt to the client's needs rather than making the client adapt to their needs."

— GEORGETOWN UNIVERSITY —



Risk Management Platform

Travel Eye Website Enhancements Include:

A secure, web-based system for tracking global threats and receiving location-based risk intelligence including:

- » **Language Customization:** 8 different languages are offered (English, German, French, Italian, Spanish, Japanese, Portuguese, Chinese).
- » **Mobile App:** The Travel Eye App for IOS and Android (Play Store or App Store) offers the same functionalities as the desktop platform.
- » **Emergency Button:** In critical situations, the traveler can push the button and will be automatically connected with the AXA Operation Center to start a case.
- » **Push Alerts:** Global Events Section allows you to set countries as favorites and includes the option to receive event alerts by email based upon impact level.

Travel Eye Website Features Include:

- » **Risk Map:** Allows you to zoom down into governorates and provinces, cities, and city districts revealing different risk ratings and events. A heat map can be activated to show hot spots of risk in different locations.
- » **Global Events Section:** Provides an overview of security and medical events worldwide and includes visualization by list, charts, and map view. Searches can be filtered by country and type of event.
- » **Country Risks Section:** Provides a risk portfolio by country including key categories of crime, civil unrest, terrorism, general risks and governance. Information can be exported into a pdf report.
- » **Enhanced Medical Provider Search:** See facility and specialist locations visualized on a map, and ability to set your search based upon different locations within a city.
- » **Location Intel:** Easy access to WorldCue site powered by our security partners, WorldAware. WorldCue offers detailed trip, security, and medical briefs by country and select cities, as well as intel surrounding world events. Location reports allow users to create location-specific intelligence reports for 180 countries and 275 cities in 10 threat domains.



myCISI: Easy-to-Use Online Tools



CISI Self-Enrollment Portal

Save valuable staff time with our automated direct enrollment program. With this easy-to-use tool, your participants can:

- » Enroll with a valid credit card
- » Obtain their insurance documents instantly via email:
 - Coverage Brochure
 - Personalized ID card
 - Consulate Letter
 - Claim Form
- » Gain access to our CISI Traveler App and Participant Portal



CISI Participant Tools

Once enrolled, participants can log into our Participant Portal and CISI Traveler App. This gives them access to:

- » **Their Insurance Documents** Email/view their travel insurance documents or download for offline viewing later
- » **Provider Search** Search medical providers worldwide
- » **Medical Emergency Information** Get Team Assist's contact information
- » **Personal Security Assistance** Access security-specific information
- » **Claim help** Get information on filing claims and opening cases
- » **Check-in** Let's your program and CISI know they are safe or need help when unforeseen events occur
- » **Travel Destination Information** Get embassy contact details and country-specific details and information, travel alerts and warnings
- » **CISI & Team Assist Contact Information** All contact information in one place (for CISI claims as well as links to Team Assist)
- » **Itinerary** Add and edit travel plans on-the-go to ensure they can be located in the event of an emergency



Client Portal

Access a customized online portal for your program:

- » View Account Information
- » Process new and/or edit existing enrollments
- » Billing information and invoices
- » Search enrolled participants
- » Subscribe to:
 - Emergency Alerts
 - Itinerary Notifications when participants add or edit their itinerary
 - Invoice Notifications
- » Download or send participant insurance documents
- » Pull Enrollment Rosters
- » View coverage brochures and claim forms for both current and prior years
- » Provider Search
- » Contact Information
- » Security and Assistance Tools for Risk Management
- » Travel Destination Information
- » Claim Reports
- » API Integration Available

"My Account Executive is outstanding. I could write paragraphs about how wonderful it is to work with her. I have absolutely no other contacts in any other organization that approximate her level of service, professionalism, efficiency and timeliness."

— UNIVERSITY OF WISCONSIN-OSHKOSH —

"My Account Executive is amazing. She is prompt in answering my questions and available nights and weekends in times of crisis. I also appreciate the Global Health and Safety team as they have walked me through some difficult situations. I do not worry when there is a crisis because I know the team will see us through."

—UNIVERSITY OF LOUISVILLE—



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