

U.S. Coverage Alert – 2019 Novel Coronavirus / COVID-19

UPDATED June 3, 2020

COVID-19, the disease caused by the 2019 Novel Coronavirus, is a known and rapidly evolving epidemic that is affecting travel worldwide, with continued spread and impacts expected. COVID-19 became a known event on January 22, 2020 and was recognized as an epidemic on or before February 3, 2020.

GradGuard's partner, Allianz Global Assistance, is currently assisting policyholders and insured students 24/7/365 who need assistance or would like to file a claim. We are here to fully understand the nature of the situation and provide assistance and applicable coverage under the plan. Allianz Global Assistance's assistance team is ready to help all policyholders and insured students who may need help, such as locating medical facilities or booking transportation.

We urge any policyholder or insured student who has any questions regarding their plan to call us. Every claim is reviewed based on its unique facts and circumstances, and we are happy to answer any questions you may have.

Claims due to known, foreseeable, or expected events, epidemics, cessation of operations by the school, or fear of attending school are generally not covered. However, until further notice, although not covered under most plans, we are currently accommodating claims for when an insured student completely withdraws from school for the covered term due to becoming ill with COVID-19.

The accommodation above is strictly applicable to COVID-19. All other terms, conditions, and exclusions of the plan apply as normal.

Additionally, policyholders and insured students have access to Student Life Assistance, which can provide aid, for example, with the following:

1. **Family Travel Assistance:** In the event that the insured student becomes ill or injured requiring hospitalization during the covered term, we will assist in making travel arrangements for you to visit the hospital where the insured student is admitted.
2. **Getting the insured student home after medical care:** if an insured student becomes ill during the covered term and requires transportation to a facility of higher level of care or home, we can arrange for transport to a location or medical facility of their choice. We can also arrange for transportation to include a medical escort if necessary.

- 3. Vehicle Return:** if the insured student can't drive home because of illness/injury, we will arrange to have the insured student's car driven to his or her U.S. place of residence.

Please note, the above are assistance services only, not financial benefits. The recipient of the services is fully and solely responsible for all charges by vendors for services provided. All terms, conditions, and exclusions of the plan apply.

To reach the Student Life Assistance office or file a claim please call the following:

- In the United States (including territories) and Canada:

888.427.5045

- All other locations, call:

804.965.8069

To learn more about our tuition protection plans, go to www.GradGuard.com.

Please review your plan or call us for details.

Plan Refund Information

If you are not completely satisfied for any reason, you may cancel your policy and receive a refund of any unearned premium. Please note that this refund is only available if a claim has not been initiated.

Important Tips

Policyholders and insured students should review the plan to learn details about coverage and assistance.

For more information on COVID-19, please visit the World Health Organization's website at <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>, or the CDC's website at <https://wwwnc.cdc.gov/travel/notices/alert/novel-coronavirus-china>, or consult your medical professional.

The information in this Coverage Alert is current as of the time of publication but is subject to change as the situation develops.

Please note, the above-described accommodation is an explicit and limited expression of donative intent only, which is for only the limited purposes expressly specified here and for no other further purpose, express or implied. Further, it is expressly not a guarantee of coverage or admission of legal or equitable liability. Nothing contained or described here is or should be construed to be a waiver of any term, condition, or exclusion of any plan, or any applicable rights, remedies, or defenses under any plan or at law or equity. GradGuard, Allianz Global Assistance, and all applicable

underwriters and reinsurers reserve all rights, remedies, and defenses under the plan and under applicable law and at equity.

Tuition insurance plans have terms, conditions, and exclusions which apply. Plans only available to U.S. residents and may not be available in all jurisdictions. Plan terms and coverage vary by plan purchased and by state. GradGuard is a service of Next Generation Insurance Group, LLC, the licensed agent for all tuition insurance plans. Plans include insurance benefits and assistance services. Insurance benefits are underwritten by Jefferson Insurance Company. Non-insurance benefits/services are provided and serviced by Allianz Global Assistance. Claims are administered by Allianz Global Assistance. Allianz Global Assistance and Allianz Tuition Insurance are marks of AGA Service Company d/b/a Allianz Global Assistance or its affiliates. AGA Service Company and Next Generation Insurance Group, LLC are affiliates of Jefferson Insurance Company. The insured shall not receive any special benefit or advantage because of AGA Service Company's or Next Generation Insurance Group, LLC's affiliation with Jefferson Insurance Company. Except as expressly provided under the plan, consumer is responsible for charges incurred from outside vendors for assistance or concierge services. Contact Allianz Global Assistance at 888-427-5045 or 9950 Mayland Drive, Richmond, VA 23233 or tuition@allianzassistance.com.