

Confirmation of Coverage

July 22, 2023

RE: Confirmation of Coverage for NILUFER DASTAN
Certificate Number: SHAA083875973

To Whom It May Concern:

Please be advised that NILUFER DASTAN has purchased Student Health Advantage(SM) certificate number SHAA083875973 effective 08-Oct-2023 to 09-Mar-2024 at 12:01 AM EST. The policy is administered by International Medical Group®, Inc., and underwritten by SiriusPoint Specialty Insurance Company, a member of the SiriusPoint Ltd. group with offices in the EU (Belgium, Germany, Sweden, Switzerland), United Kingdom, Bermuda, Canada, United States, Singapore and China. Sirius has an "A-" (Excellent) rating from A.M. Best.

Medical insurance coverage is provided while traveling worldwide outside of the insured person's Country of Residence including United States of America, per policy provisions. Coverage includes medically necessary treatment related to COVID-19/SARS-CoV-2, subject to all other terms and conditions of this insurance. Coverage includes the Schengen states per the policy provisions. Emergency evacuation (also known as Repatriation) is provided up to a maximum benefit of 500,000.00 USD and Return of Mortal Remains benefits up to a maximum of 50,000.00 USD are included when coordinated by IMG. A copy of the Schedule of Benefits, which provides an outline of the plan's coverage, limitations, and maximum benefits, as well as a copy of the Declaration page of the Certificate indicated above may be presented as required. This information will verify that Eligible Expenses, including Hospitalization and certain outpatient expenses, are subject to a 250.00 USD per Illness or Injury deductible. Eligible Expenses are also subject to the following coinsurance provisions: For treatment received outside of the U.S. or Canada, the plan pays 100% of Eligible Expenses up to the maximum limit. For treatment received within the U.S. and in the PPO Network, the plan pays 90% of Eligible Expenses to an out-of-pocket maximum of \$1,000, then 100% up to the maximum limit. For treatment received within the U.S. or Canada but outside of the PPO Network, the plan pays 80% of Eligible Expenses up to the maximum limit. The maximum limit of coverage per period of insurance is 500,000.00 USD.

If you need further information, please feel free to contact our office at the number listed below. Thank you.

Sincerely,

Certificate Holder Services
+1.317.655.4500

Your Producer Contact Information:

Scott Rachlin - 80003601
1201 Brickell Avenue, Suite 620
Miami, FL 33131
Telephone: 3054249596
Fax: 7862167525
Email: info@languageonschools.com
Website: languageonschools.com

International Medical Group®

2960 North Meridian Street
Indianapolis, IN 46208-4715 USA
Telephone: 1.317.655.4500 or 1.800.628.4664
Fax: 1.317.655.4505
Email: insurance@imglobal.com
Website: www.imglobal.com