

AU PAIR IN AMERICA UPGRADED ENHANCED OPTIONS:

Policy # GLM N04965231

All au pairs have basic coverage. There are upgrade options for au pairs who would like additional coverage.

If you would like to obtain further information regarding the costs of the upgrade options or wish to purchase, please contact apinsurance@aifs.com

SPORTS	<ul style="list-style-type: none"> • Sports Coverage 	<p>In addition to basic coverage provided through Au Pair in America, prior to your arrival in the United States you may purchase the optional "Sports" insurance upgrade for an additional fee.</p> <p>Sports coverage includes: Cross Country Skiing, Dog Sledding, Endurance Horse Riding, Figure Skating, Football, Freestyle Skiing, Glacier Skiing, Gymkhana, HeliSkiing, Hurling, Ice Hockey, Kitesailing, Kitesurfing, Land Luge, Luge, Monoskiing, Mountainboarding, Mounted Orienteering, Nordic Skiing, Parachuting, (solo or tandem but not base jumping) Paragliding (over land), Parapenting (overland), Power Kiting, Rock Climbing (organized tours only), Rollerblading, Rugby Union/League, Sandboarding, Scuba Diving to 40 meters (PADI or equivalent Qualified or under Supervision), Shinty, Show Jumping, Skateboarding, Skeleton, Ski Acrobatics, Ski Stunting, Ski Training/Racing, Ski Bob, Ski Doos (supervised), Skiing, Skydiving, Snow Biking, Snowboarding, Snowmobiles (supervised), Snowshoeing, Snowsurfing, Soaring, Speed Skating Tobogganing, Vaulting, Wakeboarding, Watercrossing, Winter Triathlon, Zip Lining.</p> <p>This must be purchased prior to your arrival. This cannot be purchased once you are in the United States.</p>
TRAVEL MONTH	<ul style="list-style-type: none"> • 1-month extension of the Basic insurance package at the end of the au pair's program with Au Pair in America • Personal Property Deductible <i>reduced from \$250 to \$100</i> 	<p>Travel Month: In addition to basic coverage provided through Au Pair in America, prior to your arrival in the United States you may purchase the optional "Travel Month" insurance upgrade for an additional fee. This will provide the Basic Plan Coverage for an additional travel month if the insured stays in the United States. The Basic Plan coverage expires at the end of the Insured's 12th month.</p> <p>Personal Property Deductible reduced from \$250 to \$100.</p> <p>This can be purchased from Au Pair in America's US office after arrival and prior to the end of your Au Pair in America program.</p>
UPGRADE MEDICAL	<ul style="list-style-type: none"> • Medical maximum: \$500,000 at 100% • Deductible: \$0 • Out-of-Pocket Expenses: \$0 • Physiotherapy: \$100/visit, up to \$1,500 max overall. 15-visit limit <i>reduced to no visit limit</i> • Palliative Dental (Emergency): up to \$500 • Sublimit on certain sicknesses removed 	<p>In addition to basic coverage provided through Au Pair in America, prior to your arrival in the United States you may purchase the optional "Upgrade Medical" insurance package for an additional fee. This will reduce your per occurrence deductible from \$50 to zero, carries no Coinsurance and increases your maximum benefit from \$250,000 to \$500,000 for Usual, Customary and Reasonable (UCR) medical expenses incurred per covered Injury or Sickness.</p> <p>Sublimit (on certain Sicknesses): Expenses arising from the following conditions: tumor or related conditions, stroke or cerebrovascular accident or event, cardiovascular accident or event, myocardial infarction or heart attack, coronary thrombosis, cholelithitis, embolism of any kind, endometriosis, aneurysm, any condition of the breast; any treatment of all forms of cancer/neoplasm; any condition of the prostate; disorders of the reproductive system, hysterectomy; gallstones or urologic stones (kidney, ureteral, bladder or urethral stones and any associated complications); covered eligible expenses relating to these conditions, including any and all direct or indirect complications arising from these conditions are payable up to the Upgrade Medical maximum of \$500,000.</p>

As with all insurance packages, the following Exclusions apply:

- Dental check-ups, routine eye examinations (glasses, contacts) and hearing aids
- Car insurance (provided by Host Family)
- Excessive charges
- Emergency Room treatment for non-emergency conditions is subject to a \$500 deductible

For full details of the coverages under the Au Pair in America plan, please see the Policy Brochure.

BENEFITS	BASIC	BASIC + SPORTS	BASIC + TRAVEL	BASIC + SPORTS + TRAVEL	UPGRADE MEDICAL	UPGRADE MEDICAL + TRAVEL + SPORTS
Medical Expense (per Accident or Sickness)	\$250,000 (First \$2,500 at 80%, Remaining \$247,500 at 100%)	\$250,000 (First \$2,500 at 80%, Remaining \$247,500 at 100%)	\$250,000 (First \$2,500 at 80%, Remaining \$247,500 at 100%)	\$250,000 (First \$2,500 at 80%, Remaining \$247,500 at 100%)	\$500,000 at 100%	\$500,000 at 100%
Deductible (per Occurrence)	\$50	\$50	\$50	\$50	\$0	\$0
ER Deductible (Sickness Only*)	\$500	\$500	\$500	\$500	\$500	\$500
Pre-Existing Conditions (1st year)	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Physiotherapy	\$1,500 (\$100 per visit, max 15 visits)	\$1,500 (\$100 per visit)	\$1,500 (\$100 per visit)			
Chiropractic Care/Therapeutic Services	\$500 (\$50 per visit, max 10 visits)	\$500 (\$50 per visit, max 10 visits)	\$500 (\$50 per visit, max 10 visits)			
Palliative Dental (Emergency)	X	X	X	X	\$500	\$500
Mental or Nervous Disorders	\$500	\$500	\$500	\$500	\$500	\$500
Sublimit (<i>on certain Sicknesses</i>)	\$20,000	\$20,000	\$20,000	\$20,000	No Sublimit	No Sublimit
Sports Coverage	X	✓	X	✓	X	✓
Emergency Medical Reunion	up to \$2,000 (incl. hotel/meals, max \$75/day)	up to \$2,000 (incl. hotel/meals, max \$75/day)	up to \$2,000 (incl. hotel/meals, max \$75/day)			
Trip Interruption	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Emergency Medical Evacuation	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000
Repatriation/Return of Mortal Remains	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000
Lost/Stolen Belongings	\$2,500 (\$250 Deductible)	\$2,500 (\$250 Deductible)	\$2,500 (\$100 Deductible)	\$2,500 (\$100 Deductible)	\$2,500 (\$250 Deductible)	\$2,500 (\$100 Deductible)
Accidental Death and Dismemberment	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Team Assist Plan	✓	✓	✓	✓	✓	✓
1-Month Extension	X	X	✓	✓	X	✓

*The Emergency Room Deductible will be waived if the Insured Person is admitted to the Hospital as an inpatient or if the Sickness is life threatening. Life threatening means the Sickness will likely cause the death of the Insured Person.