

# International Freedom

A Unique Build-It-Yourself  
Group International Medical Plan



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# International Freedom

## The Freedom You've Always Wanted, The Value You Need

International Freedom liberates you from the burdensome administrative demands and inflexible rating requirements most plans impose. Simply open an account and enjoy a locked-in rate for one whole year. One rate for everyone in your group for 12 months—guaranteed.

How did we do it? For over 20 years, we have worked side-by-side with our clients, international health insurance underwriters and claims managers building strong relationships and an even stronger understanding of what you desire most in a group plan. This experience has allowed us to create a flexible, reliable and economical group travel plan unlike any in the market today. Knowing what you need from a plan, we tailored International Freedom to include:

- Deep discounts for high volume travel groups;
- One rate for everyone in your group, guaranteed for 12 months;
- Same-day quote and proposal turnaround;
- Easy enrollment, extensions, and renewals;
- Custom benefit options that match your travel itinerary;
- Insurance underwritten by certain underwriters at Lloyd's of London; and
- Expert claims administration and international assistance services.

Once your account is in place, so is your cost. When members of your group plan to travel, simply register them at [my.PointComfort.com](http://my.PointComfort.com), print ID cards and send them on their way.



<https://www.gninsurance.com>

## Who is Eligible?

International Freedom is available to US Citizens or legal residents traveling outside the US, with coverage for brief returns to the US. You must be at least 14 days old. 80+ years of age policy maximum reduced to \$10,000.

# International Freedom

## When Does Coverage Begin and End?

Once your my.PointComfort.com account is established, it will remain active for 12 months. When you are ready to travel, just register your trip online.

Coverage begins and ends as follows:

Your International Freedom Effective Date is the later of:

- a) The Effective Date indicated on your Certificate; or
- b) The moment you depart your home country.

Your International Freedom coverage ends on the earlier of the following dates:

- a) The moment you arrive in your home country; or
- b) 11:59 pm LST on the Termination Date indicated on your Certificate.



## Build Your Own International Freedom

Why buy benefits you don't need just to obtain the benefits you do need? With International Freedom, you can take charge of designing an international travel insurance plan that includes only the benefits and features that are most important to you. If you just need medical insurance, then only purchase MedPack, and select the Deductible and Maximum Limit you want. Add EvacPack to MedPack if you want coverage for emergency medical evacuation and repatriation. The AdventurePack adds MedPack and EvacPack benefits for certain sports and other hazardous activities such as scuba and spelunking. The LifePack provides lump sum accidental death or dismemberment benefits. Build the international travel insurance plan that matches your lifestyle and free yourself to have an exceptional international experience.

## International Freedom MedPack - Medical Coverage Benefits Highlights

Maximum Limits	\$50,000, \$100,000, \$250,000, \$500,000 or \$1,000,000
Individual Deductible	\$0, \$100, \$250, \$500, \$1,000, or \$2,500
Coinsurance – for treatment received outside the US & Canada	No Coinsurance
Coinsurance – for treatment received within the US & Canada	In PPO Network – the plan pays 90% of eligible expenses up to \$5,000; then 100% up to the Maximum Limit Out of PPO Network – the plan pays 80% of eligible expenses up to the Maximum Limit.
Benefit Period	180 Days
Eligible Medical Expenses including inpatient and outpatient care	Usual, Reasonable and Customary charges, up to the Maximum Limit
Emergency Room	Accident – Up to the Maximum Limit; Illness with Inpatient Admission – Up to the Maximum; Limit. Illness without Inpatient Admission – Up to the Maximum Limit with additional Deductible of \$500.
Dental	Injury due to Accident – Up to the Maximum Limit
Dental Emergency	Up to \$100
Hospital Daily Indemnity	\$100 per night up to a maximum of 10 nights.
Incidental Home Country Coverage	Up to 15 days during any covered trip of 60 or more Trip Time Days
Acute Onset of Pre-existing Condition (for US Citizens only)	Up to age 65 with primary health plan – URC up to the Maximum Limit. Up to age 65 without primary health plan – URC up to \$20,000 lifetime limit. Age 65+ - \$2,500 lifetime limit.

The above is not meant to be a complete list of the benefits, features, exclusions, or limitations of the policy. Please request and review a copy of the policy for additional details.



## International Freedom EvacPack - Evacuation Coverage Benefits Highlights

Emergency Medical Evacuation	Up to \$500,000
Emergency Reunion	Up to \$50,000
Repatriation of Mortal Remains or Cremation/Burial	Up to \$50,000 for Repatriation of Mortal Remains or \$5,000 for Cremation/Burial
Return of Minor Child(ren)	Up to \$5,000

## International Freedom AdventurePack - Sports Coverage Benefits Highlights

Add MedPack and EvacPack Benefits for losses due to Adventure Sports	Age 0-49 50-59 60-64 65+	Lifetime Maximum \$50,000 \$25,000 \$10,000 Not Available
Adventure Sports Included	Abseiling, BMC, bobsledding, bungee jumping, canyoning, caving, hang gliding, heli-skiing, high diving, hot air ballooning, inline skating (with helmets and pads), jet skiing, zip lining, kayaking, mountain biking, parachuting, paragliding, parascending, piloting and non-commercial aircraft, rappelling, rock climbing or mountaineering (ropes and guides to 4,500 meters), scuba diving (to 50 meters), skydiving, snowboarding, snow mobiling, snow skiing, spelunking, surfing, trekking, whitewater rafting (to Class V), wildlife safaris, windsurfing.	

The above is not meant to be a complete list of the benefits, features, exclusions, or limitations of the policy. Please request and review a copy of the policy for additional details. Emergency Medical Evacuation is not available for anyone age 80 or older.

## International Freedom LifePack - Life Coverage Benefits Highlights

Accidental Death	\$25,000, \$50,000, or \$100,000 Lump Sum Benefit. Benefits reduce 50% if under age 19 or over age 65.
Accidental Dismemberment – Two or more limbs/eyes	100% of the Accidental Death Lump Sum Benefit
Accidental Dismemberment – One limb or eye	50% of the Accidental Death Lump Sum Benefit
Family Maximum	\$250,000

The above is not meant to be a complete list of the benefits, features, exclusions, or limitations of the policy. Please request and review a copy of the policy for additional details.

### Conditions of Coverage

1. Coverage is secondary to any other coverage.
2. Coverage and benefits are for medically necessary, usual, reasonable and customary charges only.
3. Charges must be incurred during a Certificate Period or Benefit Period.
4. Charges must be presented to PCU for payment within 90 days from the date the charge was incurred.
5. See wording for coverage provisions and exclusions.



<https://www.gninsurance.com>

## A Final Note from Good Neighbor Insurance's Vice-President, Doug Gulleeson

Good Neighbor Insurance protects travelers, expats and international organizations worldwide, with a special focus on serving the charitable non-profit and faith-based sector. Missionaries and mission agencies worldwide know Good Neighbor Insurance and our reputation for exceptional service and for saving them money. Our free "Special Report" details some of the ways we help our groups significantly reduce their premiums and renewal increases. Did you know that 70% of our business is through agencies referring groups just like yours? We customize each plan to fit the exact needs of each organization. We are also customers ourselves – Our owner served 30 years in Southeast Asia, the vast majority of the staff have served decades overseas as well as on home staff – So we understand and we share common goals. Want to know more?

Go to <http://www.gninsurance.com/about-good-neighbor.asp>.

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