

#### **About GBG**

Global Benefits Group has been specializing in the international insurance market for more than 35years, serving as leading underwriters of specialty insurances. Under its TieCare International brand, GBG is the leading provider of employee benefits to the international educational community. The GBG portfolio of products provides optimum security because it is supported by a world-class panel comprising some of the largest and most financially stable reinsurers in the world:

- GBG Insurance Limited (B++ by A.M. Best Company
- Chubb Insurance (A++)
- General Reinsurance Corporation (A++)
- Lloyds of London (rated A)

#### **TADLEY ASIA OFFICES:**

Hong Kong

1301 Bank of America Tower, Suite 958, 12 Harcourt Road, Central, Hong Kong. Phone: +852 3589 3043

Thailand

Level 29, 388 Exchange Tower Sukhumvit Road, Klongtoey, Bangkok 10110 Thailand. Phone: +66 (0)2104 9261

Malaysia

Level 15, Menara Darussalam 12 Jalan Pinang 50450 Kuala Lumpur, Malaysia. Phone: +603 2178 6494





### What is SafeGuard Insurance?

SafeGuard provides a vital lifeline to educators and their students traveling on overnight trips or trips outside of their home country . Core components of SafeGuard include emergency medical insurance , evacuation and repatriation , and 24 /7 emergency and support services.

A SafeGuard policy will cover you anywhere in the world\* and can be purchased on an annual or single-trip basis. Coverage provided by Global Benefits Group (GBG).

## **Key Benefts of SafeGuard Insurance**

- Emergency medical treatment for all age bands.
- Emergency medical evacuation for all age bands with no policy limit.
- GBG Assist provides 24/7 emergency and support services including arranging direct billing where available.
- Senior coverage levels up to age 70.
- Extended sports coverage to include nearly all activities while traveling or on vacation.
- Bank card theft protection through ATMSafe.

### **Optional Sports Coverage Beneft**

SafeGuard Insurance offers optional coverage for injuries resulting from participation in sanctioned high school, church or recreational league sports. Speak with your representative to learn more about this beneft upgrade.

SafeGuard covers members on overnight school trips or trips outside of their country of residence with a broad range of travel benefts.

For more information go to: www.tadleyasia.com

# SCHEDULE OF BENEFITS

Key Benefts	
Description	Available Beneft Range (USD)
Emergency Medical Evacuation	\$250,000 per Policy Period
Air Ambulance	100% UCR per Policy Period
Accompaniment	\$300 per day up to \$3,000 per Policy Period
Continuation	\$5,000 per Policy Period
Repatriation for Medical Treatment	100% UCR per Policy Period
Emergency and Accidental Medical Treatment (Non-Sports)	\$250,000 per Policy Period
Acute/Emergency Sickness and Injury	100% UCR per Policy Period
Treatment by Authorized Physicians, Nurses and Specialists	100% UCR per Policy Period
Hospitalization (Semi-Private Rooms)	100% UCR per Policy Period
Surgery, Anesthesiologist	100% UCR per Policy Period
Prescribed Medicines, Dressings	100% UCR per Policy Period
Local Transport To and From the Place of Treatment	100% UCR per Policy Period
Treatment by Physiotherapists and Chiropractors	\$2,500 per Policy Period
Medically Necessary Required Durable Medical Equipment	100% UCR per Policy Period
Limited Motorcycle and Sports Vehicle Coverage for Injuries Only	\$10,000 per Policy Period
Emergency Dental Treatment for Immediate Relief of Pain	\$500 per Policy Period
Sports Coverage (Requires Additional Pr	remium)
Sports Coverage for Injuries resulting from participation in sanctioned high school, church, or recreational league sports	\$250,000 per Policy Period
Other Benefts	
Repatriation of Mortal Remains	\$20,000 per Policy Period
ATMSafe	\$500 per Policy Period
Parama Palar	+400 L + +300 D I; D : L
Baggage Delay	\$100 per day up to \$700 per Policy Period
Baggage Delay  Baggage Loss / Theft	
	\$300 per item up to \$1,500 per Policy Period
Baggage Loss / Theft	\$300 per item up to \$1,500 per Policy Period Subject to \$100 Deductible per Event
Baggage Loss / Theft Personal Liability	\$300 per item up to \$1,500 per Policy Period Subject to \$100 Deductible per Event \$10,000 per Policy Period
Baggage Loss / Theft  Personal Liability  Accidental Death & Disability / Permanent Total Disability	\$300 per item up to \$1,500 per Policy Period Subject to \$100 Deductible per Event \$10,000 per Policy Period \$10,000 per Policy Period
Baggage Loss / Theft  Personal Liability  Accidental Death & Disability / Permanent Total Disability  Additional Hospital Beneft	\$300 per item up to \$1,500 per Policy Period Subject to \$100 Deductible per Event \$10,000 per Policy Period \$10,000 per Policy Period \$75 per day up to \$600 per Policy Period
Baggage Loss / Theft  Personal Liability  Accidental Death & Disability / Permanent Total Disability  Additional Hospital Beneft  Physical Assault	\$300 per item up to \$1,500 per Policy Period Subject to \$100 Deductible per Event \$10,000 per Policy Period \$10,000 per Policy Period \$75 per day up to \$600 per Policy Period \$5,000 per Policy Period
Baggage Loss / Theft  Personal Liability  Accidental Death & Disability / Permanent Total Disability  Additional Hospital Beneft  Physical Assault  Money and Documents (Tickets, Cash, Banknotes)	\$300 per item up to \$1,500 per Policy Period Subject to \$100 Deductible per Event \$10,000 per Policy Period \$10,000 per Policy Period \$75 per day up to \$600 per Policy Period \$5,000 per Policy Period \$500 per Policy Period
Baggage Loss / Theft  Personal Liability  Accidental Death & Disability / Permanent Total Disability  Additional Hospital Beneft  Physical Assault  Money and Documents (Tickets, Cash, Banknotes)  Loss of Passport	\$300 per item up to \$1,500 per Policy Period Subject to \$100 Deductible per Event \$10,000 per Policy Period \$10,000 per Policy Period \$75 per day up to \$600 per Policy Period \$5,000 per Policy Period \$500 per Policy Period \$250 per Policy Period
Baggage Loss / Theft  Personal Liability  Accidental Death & Disability / Permanent Total Disability  Additional Hospital Beneft  Physical Assault  Money and Documents (Tickets, Cash, Banknotes)  Loss of Passport  Travel Delay (after the frst 24-hours)	\$300 per item up to \$1,500 per Policy Period Subject to \$100 Deductible per Event  \$10,000 per Policy Period  \$10,000 per Policy Period  \$75 per day up to \$600 per Policy Period  \$5,000 per Policy Period  \$500 per Policy Period  \$250 per Policy Period  \$100 per day up to \$1,000 per Policy Period
Baggage Loss / Theft  Personal Liability  Accidental Death & Disability / Permanent Total Disability  Additional Hospital Beneft  Physical Assault  Money and Documents (Tickets, Cash, Banknotes)  Loss of Passport  Travel Delay (after the frst 24-hours)  Missed Departure	\$300 per item up to \$1,500 per Policy Period Subject to \$100 Deductible per Event  \$10,000 per Policy Period  \$10,000 per Policy Period  \$75 per day up to \$600 per Policy Period  \$5,000 per Policy Period  \$500 per Policy Period  \$250 per Policy Period  \$100 per day up to \$1,000 per Policy Period  \$1,000 per Policy Period
Baggage Loss / Theft  Personal Liability  Accidental Death & Disability / Permanent Total Disability  Additional Hospital Beneft  Physical Assault  Money and Documents (Tickets, Cash, Banknotes)  Loss of Passport  Travel Delay (after the frst 24-hours)  Missed Departure  Legal Expenses	\$300 per item up to \$1,500 per Policy Period Subject to \$100 Deductible per Event  \$10,000 per Policy Period  \$10,000 per Policy Period  \$75 per day up to \$600 per Policy Period  \$5,000 per Policy Period  \$500 per Policy Period  \$250 per Policy Period  \$100 per day up to \$1,000 per Policy Period  \$1,000 per Policy Period
Baggage Loss / Theft  Personal Liability  Accidental Death & Disability / Permanent Total Disability  Additional Hospital Beneft  Physical Assault  Money and Documents (Tickets, Cash, Banknotes)  Loss of Passport  Travel Delay (after the frst 24-hours)  Missed Departure  Legal Expenses  Hijacking	\$300 per item up to \$1,500 per Policy Period Subject to \$100 Deductible per Event  \$10,000 per Policy Period  \$10,000 per Policy Period  \$75 per day up to \$600 per Policy Period  \$5,000 per Policy Period  \$500 per Policy Period  \$250 per Policy Period  \$100 per day up to \$1,000 per Policy Period  \$1,000 per Policy Period  \$100 per Policy Period

