

2008-09 Insurance Plan Summary

For YFU Students Insured under AVI Policy: FR32/620.064 K

AVI International is the medical/liability insurance provider for most YFU international students for the 2008-09 program year. *(The exceptions are students from Australia, Belgium, Denmark, Finland, Netherlands, New Zealand, Norway, Spain, and Sweden, whose coverage is provided by YFU partners. Their plan details can be found in the Host Family Lounge on my.yfu.org)*

Insurance Company: AVI International Travel & Education
 30, rue de Mogador – 75009 Paris – France
 Fax: +33.1.40.82.90.35
 E-mail: avi-international@wanadoo.fr
 Web: <http://www.avi-international.net>

YFU students in the U.S. must contact the Claims Administrator before seeking medical services and for all questions concerning claims and coverage

Claims Administrator: AVI Assistance - SelectCare Worldwide
 2316 Delaware Ave, # 292
 Buffalo, New York 14216
 Tel: 1.888.551.9798 (toll-free) or 1.416.340.7317 (Canadian number)
 E-mail: avi-claims@selectcareworldwide.com

Coverage Benefits	Maximum Compensation
A. Illness or Accidental Injury	Unlimited
- in-patient psychiatric	\$10,000 maximum
B. Prescriptions	100%
C. Dental (emergency only, requires pre- authorization or no benefit will be paid)	\$800.00 (if insured over 6 months) \$400.00 (if insured 3-6 months) \$200.00 (if insured less than 3 months)
D. Summoning – Travel expenses for close relative to bedside of insured -if hospitalized more than 3 days – 1 person -if hospitalized more than 7 days – 2 persons	\$2,000 maximum for 1 person \$4,000 maximum for 2 persons
E. Death from Accidental Injury	\$15,000
F. Disability from Accident	\$75,000
G. Emergency Return Transportation	Unlimited
H. Luggage	\$3,000; maximum \$500 per item
I. Third Party Liability – Personal Liability	\$1,000,000
J. Third Party Liability – Property Damage	\$500,000
K. Disfigurement Compensation	\$17,000 (maximum included in item E)

No deductible, No co-pay, Coverage: from home country departure date to return.

EXCLUSIONS: Pre-existing conditions, routine physical examinations, immunizations, non- emergency procedures not previously authorized by AVI Assistance.

HIGH RISK ACTIVITIES INCLUSION: YFU has extended benefits (medical/accident) to high risk activities to include: authorized use of mopeds, motorcycles and motorized recreational vehicles, defined as wave runners, snowmobiles, go-carts, quads or ATVs; and martial arts, boxing and ice hockey.

EXCLUDED: other high risk activities including but not limited to spelunking, parachuting, scuba diving, hang gliding, parasailing, bungee-cord jumping, horse-jumping, skiing or snowboarding outside maintained trails or slopes of ski resorts, all competitions outside of school or recreational league supervision, hunting including with air / spring powered guns and bows and arrows, piloting an aircraft, etc.

IMPORANT: This insurance information is provided to local representatives, students, and host families for illustrative purposes only and is not meant to replace insurance documents provided directly to the students. Students should consult their full plan handbook for benefits questions or seek advice from their natural parents or AVI Assistance-SelectCare Worldwide.