

Dear Study Abroad Participant,

This packet includes information on the supplemental insurance that is supplied to you through Emory University and the Center for International Programs Abroad. We have photocopied the brochure from T.W. Lord and Associates, which is the insurance company we work with. Please note that an official brochure, a claim form and the an insurance card will be sent to you prior to your departure.

The insurance coverage through T.W. Lord will begin two days before the official start date of your program and will expire two days after the end date. It is possible to extend this coverage for the purposes of traveling before or after your program for the cost of \$1 per additional day. Please contact T.W. Lord directly for more information about extending the coverage, at your own cost.

Please take the time to review your own personal health insurance and its coverage parameters. The insurance supplied by Emory and CIPA is meant only to be supplemental to your personal insurance, but it will serve as primary coverage if you have no other coverage. If you have pre-existing conditions, be sure to contact T.W. Lord to understand what will or will not be covered.

Sincerely,
CIPA
Center for International Programs Abroad
Emory University