



## Essence Annual Membership

24/7 365-Day Emergency Assistance Access	Members will have Direct Access to 24-Hour Travel & Medical Assistance
Out-of-Country Medical	International Primary Care when Traveling Outside Home Country; \$100,000 in Annual Reimbursement Coverage
Emergency Medical Evacuation (Major Medical Event)	Single Trip Medical Evacuation Limits of \$250,000 or up to 15,000 miles; Greater than 300 Miles away from Home
Repatriation of Remains	Repatriation of Remains Annual Limits of \$250,000; Greater than 300 Miles away from Home
Security Evacuation	Security Evacuation Annual Limits of \$250,000; Greater than 300 Miles away from Home
Natural Disaster Evacuation	Natural Disaster Annual Limits of \$250,000; Greater than 300 Miles away from Home
Accidental Death Benefit	Principal Sum; 365 Days from the date of the Covered Accident that resulted in the death (Exposure & Disappearance Included)
Accidental Dismemberment Benefit	Principal Sum; 365 Days from the date of the Covered Accident that resulted in the dismemberment
Baggage Delay	Baggage Delay Annual Limits of \$750; Claim must be filed within 7-days of event
Personal Property or Stolen Goods	Personal Property (Stolen Goods) Annual Limits of \$3,000; Claim must be filed within 48-hours of event to local authority
Emergency Reunion Benefit	Member's immediate family to accompany him or her prior to or after such Medical Evacuation; Annual Limits \$5,000
Family Reunion Benefit	We will pay expenses incurred to have one of the family members join the covered person at the hospital in event of medical emergency; Annual Limits \$5,000



GROUP CERTIFICATE OF INSURANCE FOR ARREVA ADVANTAGE ESSENCE MEMBERS WILL BE PROVIDED AT THE POINT OF ANNUAL MEMBERSHIP PURCHASE. STARR INSURANCE COMPANIES POLICY NUMBER: LTG 273880