

Cultural Insurance Services International

CISI Cultural Insurance
Services International



Specializing in
customized protection for
international education
and cultural programs

We work with you to meet your specific needs, addressing your problems and designing creative solutions. The international education and cultural travel market receives our full attention and total commitment to both group and individual plans.



Experience and knowledge

CISI currently provides insurance coverage and travel assistance to more than 80,000 international students annually. Our office has access to both the domestic and international insurance markets, and has more than 30 years experience providing international travelers with insurance plans.

CISI successfully handles emergencies—both sickness and accident—in a professional, culturally sensitive manner. We provide the assurance and peace of mind international travelers expect so they can concentrate on enjoying their programs.

Twenty-four hour emergency assistance is provided by internationally recognized companies working closely with CISI staff to save time and money for your organization. CISI is an subsidiary of the American Institute For Foreign Study® (AIFS).

Our expertise in medical, property and liability insurance as well as travel assistance plans is unique in the industry. Our relationship with insurance carriers (all rated A or better by *A.M. Best*) permits us to design the comprehensive coverage your program requires and your budget demands.

Claim service

CISI has a fully automated claim payment system and a staff of professional claim examiners with authority to effect direct payment of claims. UCR (usual, customary and reasonable) fees are ZIP code specific for surgical procedures, laboratory and diagnostic tests, as well as physician office visits in the U.S. Peer review services and preferred provider organizations are also used for cost control and effective claim administration.

Claims can be paid directly to foreign providers in multiple currencies through our London operations center.

All claims are handled in-house so we control the process and insure prompt and efficient processing. Utilization reports will be provided according to your needs.

Annual review

Your plan design and claim experience will be reviewed with you each year by CISI risk managers who are members of the Risk and Insurance Management Society (RIMS). At that time, any significant modifications in your program for the upcoming year will also be discussed. Recommendations on modification of plan design will be made based on your program's experience and future risks requiring coverage.

All coverage will be reviewed to confirm continued compliance with existing regulations. A firm renewal quote will be provided in sufficient time for your budgeting requirements.

CISI specializes in providing medical insurance coverage and in-house claim paying services for individuals and groups engaged in international education or cultural exchange. With more than 30 years experience, you can be assured that your participants will receive top quality services.

Flexible and comprehensive plan design

A wide range of benefits and coverage levels are available for your selection:

Free initial legal consultation to participants

Lost baggage coverage and baggage delay coverage

Flexible coverage packages

Accidental death and dismemberment coverage

Deductible levels (annual or per injury/illness)

Fully assisted medical evacuation and repatriation

24-hour emergency travel assistance

Trip/program cancellation coverage

Baggage/personal effects coverage

Emergency family reunion benefit

Return air fare expense benefit

Tuition reimbursement benefit

Trip interruption benefits

Personal liability coverage



Dear Colleague:

What could be more important than the safety and protection of your program participants? Shouldn't "peace of mind" be as important as the travel, housing and educational/cultural components of your program?

Isn't it time you seek out a company to provide you with creative solutions to key areas affecting the welfare of your participants? Cultural Insurance Services International is pleased to offer a wide variety of choices in insurance coverages and services in the vital areas of travel protection such as sickness, accidents, trip cancellation/delay, personal effects and 24-hour emergency assistance including medical referrals, evacuation, repatriation and legal assistance.

Our more than 30 years experience managing international travel-related insurance claims and emergencies assures you that your participants receive top quality services.

Why not contact us today to learn about protection plans which could be custom-developed for your program?

Sincerely,

A handwritten signature in black ink that reads "Linda Langin". The signature is written in a cursive, flowing style.

*Linda Langin, Vice President
and Risk Manager*



You can't
imagine
what kind
of trouble
your students
can get into



Fortunately, we can

You can contact us at
800.303.8120 or by writing

Cultural Insurance Services International

River Plaza
9 West Broad Street
Stamford, CT 06902-3788
www.culturalinsurance.com

Bonn · Boston · London · Paris · Cape Town