



# Advantages of Au Pair in America Insurance Upgrades

As we all know, insurance is an important consideration when taking a trip to the USA. Whilst all Au Pair in America participants receive a basic insurance package included in their program fees, please remember to discuss our insurance upgrade options with each applicant. To help you do this, we have put together an overview of these packages.

## **Travel & Sports Package (A)**

Great for au pairs concerned about insurance during their travel month and lost/stolen belongings. Now also includes sports such as skiing & ice skating:

- covers the travel month – otherwise the au pair must purchase their own coverage or purchase travel month insurance\* from our US office (current price \$125)
- reduces baggage deductible from \$250 to \$100
- coverage for injury sustained during sports activities. Note that many sports are not covered under the basic insurance policy. Au pairs also have the option of purchasing Sports Cover from our US office (current price \$50) but it is not effective until 2 days after purchase – why not prepare for spontaneous activities by purchasing Travel & Sports A before travelling?

## **Medical Upgrade (B)**

For au pairs who want additional medical coverage (and peace of mind) during their time in the USA:

- increases maximum medical cover from \$100,000 to \$500,000
- eliminates per incidence medical deductible
- includes up to \$500 emergency dental cover

## **Travel & Sports A + Medical B**

If an au pair wants the best coverage for her full stay, then this is the package for her, providing maximum medical cover, sports cover, a reduced baggage deductible and no medical deductible even during her travel month. The price is discounted when both packages are purchased together.

\* Travel month insurance is a one-month extension of the basic insurance package. It does NOT include the additional benefit of the decreased baggage deductible or sports cover. Price subject to change.

As with all insurance packages, the following exclusions apply:

- dental check-ups, routine eye examinations (glasses, contacts) and hearing aids
- pre-existing conditions
- car insurance (provided by Host Family)
- excessive charges
- Emergency Room treatment for non-emergency conditions is subject to a \$500 deductible

**Remember!** Au pairs will not be able to upgrade their insurance packages once they have arrived in the USA, so we would advise all au pairs to purchase both insurance options to ensure the best possible coverage during their stay in the USA.

## **Important notes on the duration of insurance policies:**

- The insurance policy is valid as long as the participant remains on the Au Pair in America program. If she leaves the program, the insurance policy is terminated.
- If the participant extends for an additional 6, 9 or 12 month placement, her insurance policy will be extended for the same period. If she purchased additional insurance options, she will be required to pay a fee to extend these.
- The travel month will be at the end of the extension period. If she purchased Travel & Sports Package (A), the fee to extend this option will be less than she paid originally.
- If she purchased Medical Upgrade (B), she should expect a similar (pro-rata) fee for the extension period.