



**ENVISAGE**  
GLOBAL INSURANCE



GoXplore Norway

171/2712/1726

Plan Year: June 1st 2025 - May 31, 2026

# Using Your Insurance

If you need to seek medical treatment, please be sure to seek care appropriately for the condition/situation that you are experiencing, as this will make the billing and payment process much smoother. Here are some guidelines for choosing appropriate medical care.



## Telemedicine

Get fast, private care with My Daily Telehealth. Connect with a doctor via text or video in just 3-5 minutes - no long waits, no stress. This telemedicine service can be accessed anytime, anywhere: from your dorm, in class or on the go.

Register and Login here: <https://dhig.digital/auth>



## Seeking Treatment

You have the freedom to visit any medical provider you wish while abroad and within your selected area of cover. You can seek medical care and then submit your receipts, medical records and prescriptions, along with a fully completed claim form to the claims team for processing.



## Claims Processing

You can download a copy of the claim form from your [Student Zone](#) submit it with your receipts to:

Email: [ClaimsDHIG@euro-center.com](mailto:ClaimsDHIG@euro-center.com)

## Claims Updates

You can obtain an update on the status of your claim by contacting DHIG directly:

International: +1 888 302 1406

Email: [ClaimsDHIG@euro-center.com](mailto:ClaimsDHIG@euro-center.com)



## ID Card

It is extremely important that you carry your insurance ID card with you at all times and make sure to show it when you seek treatment. Your ID card will be emailed to you before you travel and should be kept with you at all times.



## Doctor/Hospital Search

You have the freedom of choice to visit any provider you wish

- Seek treatment from any provider of your choice, pay up front, and then file a claim for reimbursement.

## Need Help?

You can either visit your Student Zone or call the 24-7 assistance line:

### Student Zone

The Student Zone is your one-stop resource for information, advice and assistance with your insurance plan.

[Student Zone](#)

### Assistance

IMG Europe is there to assist you with your insurance needs, including pre-certification, claims, emergency evacuation and much more 24-7.

You can contact DHIG at:

[ClaimsDHIG@euro-center.com](mailto:ClaimsDHIG@euro-center.com)



# Benefit Summary

Plan Benefits	
Sum Insured (per Insured person, across all sections below)	€500,000
Deductible	€0
Medical Expenses incurred during the Covered Trip in case of Accidental Injury or Sudden Illness	
Intensive Care/Cardiac Care Unit Benefit	Paid in full, however, the following additional limits shall apply: €30,000 for Emergency Treatment of an acute exacerbation of a Pre-Existing Medical Condition (including €5,000 for Complications of Pregnancy up to the 20th week of pregnancy)
Hospital or Day Surgery Miscellaneous Expense Benefit	
Surgeon (In or Outpatient) Benefits	
Anesthesia Benefit	
Diagnostic X-Ray and Lab Benefit	
Ambulance Benefit	
Inpatient or Outpatient Consultation Benefit	
Prescription Drugs Benefit	
Psychiatric Illness	
Emergency Dental Coverage (in case of an accident)	
Palliative Dental	
Telemedicine consultations	Unlimited using My Daily Telehealth (included in the plan)
Medical Transportation Benefits	
Emergency Medical Evacuation and Repatriation	paid in full
Repatriation or Burial locally	€25,000
Emergency Medical Reunion	€5,000
Continuation (Return to Host Country)	€5,000
Compassionate Repatriation	€5,000
Non-Medical Benefits	
Trip Delay by 6 hours or more	€2,000 including accommodations (€150/day)
Hospitalization Daily Allowance	€50 every 24 hours (from the third day of Hospitalization)/ up to €1,000
Missed Connection	€1,000
Personal Effects Coverage	€2,000
Loss of Luggage	- Up to the limit
Luggage Delay	€100 per day Up to €300 max
Theft of Personal Property and Valuable	- €1,000
Lost or Stolen Passport	€100
Third Party Liability incl Bodily Injury and Property Damage	€500,000
Legal Expenses	€10,000



Accidental Death and Dismemberment	€25,000
Trip Cancellation / Interruption	€5,000
• €100 Deductible	

# Telemedicine

As part of your insurance, you have access to a telemedicine service called My Daily TeleHealth. It allows you to consult your symptoms and health concerns with a qualified physician online.

Rules for use:

- Telemedicine is for non-emergency health concerns - if it's an emergency, always seek immediate medical help in your vicinity.
- Doctors are on service 24/7 to respond day or night, weekends & holidays.
- There is no limit on the number of consultations.
- You can obtain prescriptions, check in on a sudden illness, or track your condition over multiple consultations.
- Different languages available based on your location.

Access to the service available through : <https://dhig.digital/auth>

# Pre-Authorization

Reimbursement of certain expenses incurred in certain circumstances can be claimed only if relevant Treatment or service has been pre-authorized by the Assistance Service. The Insured Person, his/her Doctor or the Insured Person's legal representative shall always be obliged to obtain preliminary authorization by the Assistance Service in any of the following situations:

- A. Emergency Medical Evacuation;
- B. Hospitalization or Day-Care Treatment, or the undergoing of Day-Surgery;
- C. any medical procedure, involving general anesthesia;
- D. Home visit by a Doctor;
- E. Out-patient Treatment, if its cost will likely exceed the equivalent of 5 hundred EUR;
- F. any medical condition for which Treatment cost will likely exceed the equivalent of 5 thousand EUR;
- G. Repatriation or Burial;
- H. other specific cases as set in the Policy/Certificate or elsewhere in the Contract.

# Eligibility

This Master Policy is only available to an Insured Person if they meet the requirements below:

- All citizens who are engaged in Full-Time Educational or Research Programs, or participating under any cultural exchange or work/youth travel programs, age 6 or older who are temporarily residing outside of their Home Country are eligible for coverage under this Policy
- Dependents of the Program participants are not eligible for coverage

# Exclusions

If not otherwise expressly indicated in the Policy or Certificate, the following is not covered by this insurance and thus no Claim shall be paid under the Insurance Contract in connection with any of the following:

1. Medical Treatment, goods, services, and other benefits that are not indicated as covered in the Schedule of Benefits;
2. Medical Treatment, goods and services that are not Medically Necessary;
3. Treatment of Pre-Existing Medical Conditions after the strong pain has been waived or after the immediate threat to the Insured Person's life has been eliminated;
4. Any Benign or Malignant Tumor or a Chronic Condition, even if first diagnosed after Insurance Start Date;
5. Active participation in war, riots, strikes, lockouts, civil commotion, rebellion, revolution, insurrection, terrorism, military coup (coup d'etat), or any illegal act, including resultant imprisonment;
6. Release of weapon(s) of mass destruction (nuclear, chemical, or biological) whether they involve(s) an explosive sequence(s) or not; epidemic; pandemic;
7. Injury or Illness while serving as a member of a police or military force or unit;
8. ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
9. the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof, radiation or radioactive contamination, chemical contamination;
10. 8military maneuvers, exercises, or weapon tests;
11. consciously exposing oneself to danger, voluntarily entering zones of risk announced by official authorities; or conscious failure to take available measures to ensure personal safety;
12. voluntary or intentional act or a deliberate crime committed by the Insured Person that led to his/her body Injury or Illness;
13. participation in a brawl, fight, or any kind of disturbance, and measures taken to combat them, except in the case of self-defense or if the Insured Person falls victim to the above-mentioned disturbances;
14. preparation of or participation in crimes or misdemeanors;
15. diagnostics or Treatment or Rehabilitation related to alcoholism, drug addiction, chemical abuse, or intoxication as a result of taking alcohol or psychotropic, narcotic, or psychedelic substances, and all associated medical conditions;
16. Medical tourism;
17. Expenses made in the Home Country or in a country where the client has a residency;
18. All expenses incurred after the Policy/Certificate end;
19. Sunburn;
20. Any prosthetic implants appliances (e.g., joint, ligament, hearth valves, lens, or cornea of the eye), braces, crutches, wheelchairs, etc.;
21. Immunisation and Vaccination;
22. Insured person's self-exposure to needless peril (except in an attempt to save human life);
23. health check-ups, inoculations, visits, and tests necessary for administrative purposes (e.g., determining employment, school- or sport-related physical examinations, etc.);
24. sleep studies and other Treatments relating to sleep apnea;
25. smoking cessation Treatments whether or not recommended by a Doctor;
26. weight reduction course and the cost of all relevant Treatments, supplies, services or drugs for weight reduction or weight reduction programs, medical fasting diets, weight loss programs, and educational dietary counseling related to weight loss efforts;
27. health care services and associated expenses related to or associated with Treatment of morbid or non-morbid obesity, including, but not limited to, gastric bypass, gastric balloons, gastric stapling, jejunal ileal bypass, and any other procedures or complications arising there from;
28. taking "Viagra" or other sexual enhancement drugs and their respective generic equivalents;
29. vitamins, minerals, and other supplements, including homeopathic remedies, irrespective of whether these have been prescribed or not;
30. attending maternity/delivery preparation classes;
31. circumcision, unless Medically Necessary, and pre-authorized;

32. genetic counseling, screening, and testing.
33. narcotic, toxic inebriation, or life-threatening alcohol intoxication (when level of alcohol in blood is 2.5 ppm (two point five per mille) or higher);
34. Accident, if the Insured Person was a driver and the alcohol level in his/her blood and urine was higher than that acceptable for driving in the country where the car Accident occurred;
35. Accident, if the Insured Person was driving after taking illegal drugs or substances;
36. body Injury or disease caused as a result of a bet or gambling;
37. Medical Treatments without Doctor's prescription;
38. complementary (and/or alternative) and or Experimental Treatment;
39. rejuvenation and spa treatments, cosmetic treatments, diet resorts, and convalescent rest;
40. medical Rehabilitation;
41. being at facilities for the aged, primarily giving custodial, educational, and rehabilitative care, not medical service;
42. expenses related to Pregnancy including but not limited to prenatal care, childbirth, abortion,
43. maternity or delivery preparation classes,
44. elective Caesarean section,
45. care or treatment for an individual acting as a surrogate;
46. out-patient physiotherapy;
47. sterilization and Infertility Treatment;
48. taking contraceptive medicine and methods;
49. abortion, except in case of Medical Necessity to save mother's life;
50. cosmetic/aesthetic Treatments, except for medical Rehabilitation after an Accident;
51. undergoing corrective eye Surgery (keratectomy and keratotomy, including LASIK and LASEK methods), except for cases of refractive cornea disease (where Surgery is covered in a way similar to other surgical operations);
52. undergoing remedial teaching course;
53. undergoing sex change Surgery and all related Treatments;
54. alopecia, selection, and production of a wig and/or hair transplantation and all types of hair loss therapy;
55. Treatment of the Insured Person by his/her family member, even if such person is a Doctor.
56. medical service rendered before the start of the Insurance Period or after the Insurance Expiry Date; ‘
57. expenses and losses suffered before the start of the Insurance Period or after the Insurance Expiry Date; as well as expenses and losses suffered due to reasons that rose before the start of the Insurance Period or after the Insurance Expiry Date;
58. disease/Injury diagnosed or treated by a Doctor without necessary qualification;
59. health disorder directly or indirectly related to a sexually transmitted disease or to HIV/AIDS infection;
60. health disorder or Injury related to conditions or circumstances of execution of a court act and (or) during staying at places of confinement or in custody, or during carrying out investigative activities;
61. all costs relating to orthotics for example insoles;
62. Kidney Dialysis (renal insufficiency);
63. The costs associated with locating a replacement organ or any costs incurred for the removal or the organ from the donor, transportation costs of the organ, and all associated administration costs. All costs associated with organs not specified within the meaning of words of organ transplant;
64. Rehabilitation unless it forms an integral part of Medical Treatment received as an In-patient and is under the control or supervision of a Specialist and is undertaken in a recognized Rehabilitation unit;
65. Any costs arising after the Insurance Expiry Date unless the Contract has been renewed for subsequent 12 months. Any costs incurred after completion of the Insurance Period;
66. Expenses for Preventive Care, as well as expenses for incurred taxes and the issue of medical documents;
67. Palliative Treatment of terminal Illness & hospice care;
68. Reconstructive Surgery;
69. Speech Therapy;
70. Congenital / hereditary diseases;
71. Dental treatment other than that specified in the Schedule of Benefits.
72. Any event in the Insured Person's life occurred in the Insured Person's Home Country, except Trip delay or Trip cancellation.
73. In no case shall this insurance cover loss, damage, liability, or expense directly or indirectly caused by or contributed to by or arising from the use or operation of any computer, computer system, computer software program, malicious code, computer virus or process, or any other electronic system.
74. No medical consultations, Treatments, evacuation and any other Benefit or services shall be paid in case of the Insured Person's violation of the insurance eligibility conditions (Paras 2.1-2.3 of these Rules).
75. No medical consultations, Treatments, evacuation and any other Benefit or services shall be paid in case of the Insured Person's engagement in any Professional sport, or in any Extreme sport. For the sake of clarity, amateur sport and active leisure activities covered by this insurance are specified in Article 14 of these Rules.

**PLEASE NOTE:** This document is being provided for informational purposes only and does not supersede in any way the terms in the governing documents for your insurance plan. Please visit the [Student Zone](#) for a copy of your insurance certificate which includes the full plan wording and exclusions.