Coverage Summary

Coverage: Foreign Travel Insurance Program

Policy Number: GLMN04950872R / PHFD37258337

Insurer: ACE USA - U.S. International Advantage Program

Insured: California State University Risk Management Authority (CSURMA)
California State University (CSU)
CSU Auxiliary Organizations

Headquarter: Office of the Chancellor
Systemwide Risk Management
401 Golden Shore, 5th Floor
Long Beach, CA 90802-4210

Coverage Territory: ANYWHERE IN THE WORLD but excluding:
1. The United States of America, Puerto Rico, (including its
territories and possessions); and
2. Any country or jurisdiction which is the subject of trade or
economic sanctions imposed by the laws or regulations of the
United States of America

Coverage & Limits:

- **Primary General Liability**
  - Coverage A – Bodily Injury/Property Damage Each Occurrence: $5,000,000
  - Aggregate Limit/Products/Completed Ops: $5,000,000
  - Premises Damage Limit: $1,000,000
  - Coverage B – Personal Injury & Advertising Injury – Aggregate Limit: $5,000,000
  - Coverage C – Medical Expense Limit (any one person): $10,000
  - Employee Benefits Liability Endorsement- Each Claim (Subject to $1,000 Deductible) (Claims Made Coverage) and Annual Aggregate: $1,000,000

- **Contingent Auto Liability (Excess)**
  - Bodily Injury/Property Damage Liability Each “accident”: $1,000,000
  - Hired Auto Physical Damage/any one policy period: $100,000
  - Auto Medical Payments/each person/ each accident: $25,000

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Coverage & Limits
(cont.):  

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<thead>
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<th>Coverage Category</th>
<th>Description</th>
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<td><strong>Employers Responsibility Coverage</strong></td>
<td>North Americans – State of Hire</td>
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<td>Voluntary Compensation</td>
<td>Third Country Nationals – Country of Origin</td>
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<td></td>
<td>Local Nationals – Country of Origin</td>
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<tr>
<td><strong>Employers Liability</strong></td>
<td>$1,000,000 Bodily Injury by Accident/each Accident</td>
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<td></td>
<td>$1,000,000 Bodily Injury by Disease/each Employee (including Endemic Disease)</td>
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<tr>
<td></td>
<td>$1,000,000 Bodily Injury by Disease/Policy Limit (including Endemic Disease)</td>
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<tr>
<td><strong>Primary Medical Expense</strong></td>
<td>$250,000 Employee/Student (Primary Med Expense)</td>
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<td>$250,000 Spouse/Dependent/Volunteer (Primary Med Expense)</td>
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<tr>
<td></td>
<td>$1,000 Maximum Preexisting Conditions</td>
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<td>$1,000 Maximum for Dental Treatment – Injury Only</td>
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<td></td>
<td>$500 Alleviation of Pain - Maximum</td>
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<td></td>
<td>$2,000 Emergency Medical Treatment of Pregnancy</td>
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<td>365 Maximum Period of Coverage</td>
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<td><strong>Emergency Medical Benefits</strong></td>
<td>Emergency Medical Benefit Maximum</td>
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<td></td>
<td>(Employee/Student)</td>
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<td></td>
<td>$10,000 Emergency Medical Evacuation Benefit Maximum</td>
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<td><strong>Repatriation of Remains Benefit</strong></td>
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<td><strong>Emergency Reunion</strong></td>
<td>$5,000 Benefit Maximum</td>
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<td>$300 Daily Benefit Maximum</td>
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<td>10 Days Round Trip Ticket to fly to injured participant</td>
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<tr>
<td><strong>Political Evacuation &amp; Repatriation Benefit War Risk Coverage</strong></td>
<td>$2,000,000 Aggregate Limit/Benefit Maximum</td>
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</table>

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Coverage & Limits (cont.):

$ 100,000  Employee – AD&D Benefit
$  50,000  Student – AD&D Benefit

**Accidental Death & Dismemberment Benefit**

**Trip Cancellation**
Reimbursement of non-refundable covered expenses paid for trip up to Benefit Maximum if prevented from taking trip as a result of injury, sickness, or death

**Trip Interruption Benefit**
Reimbursement of cost for one-way economy air/or ground transportation ticket, up to benefit maximum, if participant’s trip is interrupted as a result of a death of a family member or unforeseen injury or sickness of participant’s family member.

**Trip Cancellation (Self Funded)**
Limited self-insured coverage for trip cancellation, addressing the cost of cancelling or early return from travel triggered by critical events that may not be covered under the insurance program (recent examples – Tsunami in Japan and the disruption caused by the Icelandic volcano).

**Premium Rates:**

**Faculty/Employee**
- $60.00*
  - Trips up to 15 days duration per trip/employee
- $75.00*
  - Trips up to 30 days duration per trip/employee

**Students/Other**
- $50.00*
  - Trips up to 15 days duration per trip/student
- $60.00*
  - Trips up to 30 days duration per trip/student

*Note: Additional Premium for high-hazardous / war risk countries. Contact Alliant Program Administrator for details

**Claims Reporting:**

ACE Travel Assistance Program
1-800-243-6124 (Inside the USA)
1-202-659-7803 (Outside USA Call Collect)
Email: OPS@europassistance-use.com
Plan Number: 01AH585
Policyholder: California State University Trustees
Policy Number: GLMN04950872R
Assistance Provider: Europ Assistance USA

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