

CSURMA California State University Risk Management Authority

Program Directors: ALLIANT INSURANCE SERVICES, INC.
600 Montgomery Street, 9th Floor, San Francisco, CA 94111-2711 Tel (415) 403-1400 Facsimile (415) 402-0773

COVERAGE SUMMARY

Coverage: Foreign Travel Insurance Program

Policy Term: July 1, 2007 – July 1, 2008

Policy

Number: PHFD37064994

Insurer:

ACE USA- U.S. International Advantage Program

Named Insured: California State University Trustees, California State University and
Coverage Territory: its Members

ANYWHERE IN THE WORLD but excluding:

1. the United States of America (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:

Primary General Liability	\$5,000,000
<i>Coverage for injury to participants and for legal action outside the U.S.</i>	
Excess Hired & Non-owned Auto Liability	\$1,000,000
<i>Excess Coverage covering owned, non-owned and hired autos</i>	
Excess Hired Auto Physical Damage Any	\$ 100,000
One Occurrence	
Excess Medical Payments Each Person	\$ 25,000
Excess Medical Payments Each Accident	\$ 25,000
Primary Foreign Workers' Compensation	State of Hire Benefits
◆ <i>North Americans – Employees who are citizens or legal permanent residents of the United States (including its territories and possessions), and Puerto Rico</i>	
◆ <i>Third Country Nationals – employees who are not citizens of the country of their workplace</i>	
◆ <i>Local Nationals – employees while traveling outside the country of their workplace and who are citizens of the country of their workplace</i>	
Employers Liability Bodily Injury by Accident	\$1,000,000
Employers Liability Bodily Injury by Disease (ea Emp)	\$1,000,000

This summary of the policy terms is provided for information only. It does not convey any rights upon the insurance nor alter its condition for coverage. Please refer to the actual policy for full disclosure of the policy terms.

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	\$1,000,000
Employers Liability Bodily Injury by Disease Policy Limit	
Employee Repatriation	\$1,000,000
<i>If medically necessary to repatriate the employee to a facility which is in the country of residence of the employee or a location in the country of which the employee is a citizen, following stabilization</i>	
Primary Accident & Sickness	
Accidental Death and Dismemberment	\$ 100,000
<i>Pays 100% of “reasonable & customary” in-hospital and outpatient charge</i>	
Medical Coverage Limit	\$ 25,000
Deductible	\$ 50
<i>Provides for emergency medical access to qualified, English- speaking physicians, verifies benefits and coordinates claims anywhere in the world</i>	
Dental expenses resulting from an accident/injury	\$ 1,000
Employee Aggregate Limit	\$1,500,000
Student Aggregate Limit	\$2,000,000
Emergency Medical Evacuation	\$1,000,000
Emergency Medical Evacuation Aggregate	\$1,000,000
<i>Determines adequate medical facilities are not available locally, arrangement and payment for emergency medical evacuation under medical supervision, if necessary, to the nearest location with adequate facilities</i>	
Repatriation of mortal remains	Included
<i>If medically necessary to repatriate the employee to a facility which is in the country of residence of the employee or a location in the country of which the employee is a citizen, following stabilization</i>	
Executive Assistance Services	Included
<ul style="list-style-type: none">◆ <i>Provides for emergency medical, travel, personal and security services – 24 hour coverage, from the time the participant leaves until they return.</i>◆ <i>Supplies embassy and consular contacts worldwide, and assists in replacing lost documents</i>◆ <i>Legal Assistance – connects participants with local attorneys familiar with court systems in foreign countries, and provides local language translation services</i>◆ <i>Security Assistance – offers pre-trip security briefings and updated reports on security situations in cities worldwide</i>	

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Premium Rates:	Faculty/Staff:	Trips up to 15 days duration:	\$50.00 per trip
		Trips up to 30 days duration:	\$65.00 per trip
	Students:	Trips up to 15 days duration:	\$40.00 per trip
		Trips up to 30 days duration:	\$50.00 per trip

Trips more than 30 days: Submit for Underwriter approval

Claims Administration: Worldwide Assistance Services, Inc.

Claims Reporting: USA or Canada: (800) 766-8206
International: Call collect via International Operator
(202) 659-7777

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