



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:

\$5,000,000	<i>Primary General Liability</i> Coverage A – Bodily Injury/Property Damage Each Occurrence
\$5,000,000	Aggregate Limit/Products/Completed Ops
\$1,000,000	Premises Damage Limit
\$5,000,000	Coverage B – Personal Injury & Advertising Injury – Aggregate Limit
\$ 10,000	Coverage C – Medical Expense Limit (any one person)
\$1,000,000	Employee Benefits Liability Endorsement- Each Claim (Subject to \$1,000 Deductible) (Claims Made Coverage) and Annual Aggregate
\$1,000,000	<i>Contingent Auto Liability (Excess)</i> Bodily Injury/Property Damage Liability Each “accident”
\$ 100,000	Hired Auto Physical Damage/any one policy period
\$ 25,000	Auto Medical Payments/each person/ each accident

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.



Coverage & Limits
(cont.):

	<i>Employers Responsibility Coverage</i>
	<i>Voluntary Compensation</i>
State of Hire	North Americans – State of Hire
Country Origin	Third Country Nationals – Country of Origin
Country Origin	Local Nationals – Country of Origin
	<i>Employers Liability</i>
\$1,000,000	Bodily Injury by Accident/each Accident
\$1,000,000	Bodily Injury by Disease/each Employee (including Endemic Disease)
\$1,000,000	Bodily Injury by Disease/Policy Limit (including Endemic Disease)
	<i>Primary Medical Expense</i>
\$ 250,000	Employee/Student (Primary Med Expense)
\$ 250,000	Spouse/Dependent/Volunteer (Primary Med Expense)
\$ 1,000	Maximum Preexisting Conditions
\$ 1,000	Maximum for Dental Treatment – Injury Only
\$ 500	Alleviation of Pain - Maximum
\$ 2,000	Emergency Medical Treatment of Pregnancy
	365 Maximum Period of Coverage
	<i>Emergency Medical Benefits</i>
Up to \$10,000	Emergency Medical Benefit Maximum (Employee/Student)
	<i>Emergency Medical Evacuation</i>
100% of Covered Expense	Emergency Medical Evacuation Benefit Maximum (Employee/Student)
	<i>Repatriation of Remains Benefit</i>
100% of Covered Expense	Repatriation of Remains Benefit Maximum (Employee/Student)
	<i>Emergency Reunion</i>
\$ 5,000	Benefit Maximum
\$ 300	Daily Benefit Maximum
10 Days	Maximum Number of Days
	Round Trip Ticket to fly to injured participant
	<i>Political Evacuation & Repatriation Benefit War Risk Coverage</i>
\$2,000,000	Aggregate Limit/Benefit Maximum

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Coverage & Limits
(cont.):

\$ 100,000
\$ 50,000

Accidental Death & Dismemberment Benefit

Employee – AD&D Benefit
Student – AD& D Benefit

\$2,500 Benefit
Maximum

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

\$2,500 Benefit
Maximum

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.

\$2,500 Benefit
Maximum

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:

\$60.00*
\$75.00*

Faculty/Employee

Trips up to 15 days duration per trip/employee
Trips up to 30 days duration per trip/employee

\$50.00*
\$60.00*

Students/Other

Trips up to 15 days duration per trip/student
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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