CSU Foreign Travel Insurance Program (FTIP)

COVERAGE SUMMARY

NAMED COVER ENTITY:
1. California State University Risk Management Authority (CSURMA)
2. California State University (CSU)
3. CSU Auxiliary Organizations

COVERAGE TERRITORY:
ANYWHERE IN THE WORLD 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 regulations of the United States of America

LIMITS / SUB-LIMITS:

Primary General Liability
- $5,000,000 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

Contingent Auto Liability (Excess)
- $1,000,000 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

Employers Responsibility Coverage Voluntary Compensation
State of Hire North Americans – State of Hire
Country Origin Third Country Nationals – Country of Origin
Country Origin Local Nationals – Country of Origin

Employers Liability
- $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)

Primary Accident or Sickness Expense Benefit
- $250,000 Employee/Student (Primary Accident or Sickness Expense Benefit)
- $250,000 Spouse/Dependent/Volunteer (Primary Accident or Sickness Expense Benefit)
- Treated as any other medical condition
- $1,000 Maximum for Dental Treatment – Injury Only
- $500 Alleviation of Pain – Maximum
- $2,000 Maximum for Therapeutic Termination of Pregnancy
- $0 Deductible per Covered Accident or Sickness
- 364 Maximum Period of Coverage
- Incurred Period: 60 days after the date of Covered Accident or Sickness

Emergency Medical Benefits
Up to $10,000 Emergency Medical Benefit Maximum

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**CSU Foreign Travel Insurance Program (FTIP)**

**COVERAGE SUMMARY**

**INSURER:**
ACE USA – U.S
International Advantage Program

**POLICY TERM:**
July 1, 2016 to July 1, 2017

**POLICY NO:**
GLMN04950872R

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**LIMITS / SUB-LIMITS:**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Limit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency Medical Evacuation</strong></td>
<td></td>
</tr>
<tr>
<td>Covered Expense</td>
<td>100% of Covered Expense</td>
</tr>
<tr>
<td>Emergency Medical Evacuation Benefit Maximum</td>
<td></td>
</tr>
<tr>
<td><strong>Repatriation of Remains Benefit</strong></td>
<td></td>
</tr>
<tr>
<td>Covered Expense</td>
<td>100% of Covered Expense</td>
</tr>
<tr>
<td>Repatriation of Remains Benefit Maximum</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Reunion</strong></td>
<td></td>
</tr>
<tr>
<td>Benefit Maximum</td>
<td>$5,000 Benefit Maximum</td>
</tr>
<tr>
<td>Daily Benefit Maximum</td>
<td>$300 Daily Benefit Maximum</td>
</tr>
<tr>
<td>Maximum Number of Days</td>
<td>10 days Maximum Number of Days</td>
</tr>
<tr>
<td>Round Trip Ticket to fly to injured participant included in maximum benefit</td>
<td></td>
</tr>
<tr>
<td><strong>Aggregate Limit Benefit</strong></td>
<td></td>
</tr>
<tr>
<td>Aggregate Limit/Benefit Maximum</td>
<td>$3,000,000 Aggregate Limit/Benefit Maximum</td>
</tr>
<tr>
<td><strong>Accidental Death &amp; Dismemberment Benefit</strong></td>
<td></td>
</tr>
<tr>
<td>Employee / Student – AD&amp;D Benefit</td>
<td>$100,000 Employee / Student – AD&amp;D Benefit</td>
</tr>
<tr>
<td>Other – AD&amp;D Benefit</td>
<td>$50,000 Other – AD&amp;D Benefit</td>
</tr>
<tr>
<td><strong>Trip Cancellation</strong></td>
<td></td>
</tr>
<tr>
<td>Benefit Maximum</td>
<td>$2,500 Benefit Maximum</td>
</tr>
<tr>
<td>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</td>
<td></td>
</tr>
<tr>
<td><strong>Trip Interruption Benefit</strong></td>
<td></td>
</tr>
<tr>
<td>Benefit Maximum</td>
<td>$2,500 Benefit Maximum</td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
<tr>
<td><strong>Trip Cancellation (Self-Funded)</strong></td>
<td></td>
</tr>
<tr>
<td>Benefit Maximum</td>
<td>$2,500 Benefit Maximum</td>
</tr>
<tr>
<td>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.</td>
<td></td>
</tr>
</tbody>
</table>

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**QUESTIONS:**

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TRAVEL ASSISTANCE:

ACE Travel Assistance Program
1-855-327-1414 (Toll-Free)
1-630-9764 (Direct Dial)
Email: medassist-usa@axa-assistance.us

Policyholder: California State University RMA
Policy Number: ADDN04950872R
Assistance Provider: AXA Assistance USA, Inc.

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