



University of California Personal Travel Accident Protection Program

Whether traveling for business, pleasure, or educational purposes, individuals want the peace of mind that comes with purchasing travel insurance to help provide the security they need. This Travel Accident Protection Program responds to medical emergencies for travelers outside of their home country or country of permanent residence by providing accident and sickness benefits and valuable travel assistance services.

UC Travel Blue Plan Benefits

Out-of-Country Medical Expense Benefit

Pays up to \$25,000 or \$50,000 (individual election) for medically necessary covered expenses incurred within 60 days after a covered accident or sickness. Coverage ends on the earlier of the date the individual returns to their home country or country of residence or 26 weeks from the date of the covered accident or sickness, subject to the duration of the scheduled trip shown on the enrollment form.

Emergency Medical Evacuation Expense

Provides 100% of covered expenses for

emergency medical evacuation when an individual is traveling outside of their home country or country of residence and suffers a medical emergency.

Accidental Death & Dismemberment Benefit

Pays up to the principal sum elected by the individual if the individual dies, loses a limb, sight, speech, hearing, or becomes paralyzed as the direct result of a covered accident. Principal sum options are \$50,000 or \$100,000 (limited to \$50,000 for anyone under 18 years of age).

Security Evacuation Benefits

Pays up to \$10,000 if an individual must be evacuated to the nearest place of safety in the event of an expulsion, being declared persons non-grata, political or military events, natural disaster, physical harm or kidnapping.

Repatriation of Remains Benefit Provides 100% of covered expenses for preparation and return of an individual's body in the event of a death occurring outside of their home country or country of residence.

UC Travel Gold Plan Benefits

This plan includes the benefits from UC Travel Blue Plan, along with these additional benefits:

Cosmetic Disfigurement from Burns Benefit

Pays 20% of the principal sum elected by the individual if the individual suffers third- or fourth-degree burns in one or more areas of the body as the result of a covered accident. The principal sum for this benefit is the same as the amount elected for Accidental Death & Dismemberment benefits.

Home Alteration and Vehicle Modification Benefit

Provides up to 20% of the principal sum elected if an individual suffers a covered loss and requires adaptive devices or

adaptation of his or her residence or vehicle to maintain an independent lifestyle.

Lost Baggage Benefit

Pays up to \$250 with a \$50 maximum benefit per bag for reimbursement of costs incurred to replace clothes and personal hygiene items, if an individual's luggage is checked onto a common carrier and is then lost, stolen, or damaged beyond use.

Trip Delay Benefit

Pays up to \$200 per day for up to 5 days if a covered trip is delayed as the result of injury, sickness or death of the traveler, a family member or a traveling companion.

Trip Interruption Benefit

Pays the cost of a round-trip economy air and/or ground transportation ticket up to \$2,000 if a covered trip is interrupted as the result of injury or sickness of the traveler or a family member or death of a family member.

War Risk Coverage

Pays up to 100% of the principal sum elected by the individual if the individual suffers a covered loss caused by war or acts of war on a worldwide basis, with the exception of the following countries: Afghanistan, Belarus, Iran, Iraq, Russia, Ukraine, the U.S., the insured's home country, and the insured's country of residence.

UC Travel Gold Plan Plus Benefits

All benefits under UC Travel Gold Plan, along with this additional benefit:

Trip Cancellation Benefit

Pays up to \$2,000 for reimbursement of non-refundable covered expenses if the trip is cancelled as the result of injury, sickness or death of the traveler or a family member.

Quarantine Benefit

Enhance your insurance coverage by electing the Quarantine Benefit.

Pays up to \$2,000 for expenses incurred if the individual is subject to a Quarantine for H1N1 Influenza or any contagious disease that prevents traveling. Benefits will end on the earlier of 14 days after Quarantine is issued or the date it ends.

Covered Expenses include: reasonable expenses incurred for lodging and meals; the cost of a one-way economy airfare ticket to their home country or to re-join the trip; and non-refundable travel arrangements.

Exclusions

We will not pay benefits for any loss or injury that is caused by or results from: war or any act of war (whether declared or not) in Afghanistan, Belarus, Iran, Iraq, Russia, Ukraine, the U.S., the insured's home country, and the insured's country of residence; intentionally self-inflicted injury; suicide or attempted suicide; injury sustained while participating in amateur, sponsored scholastic, professional, or semi-professional sports; scuba diving; mountain climbing; skydiving; professional or amateur racing; or piloting an aircraft; commission of, or attempt to commit, a felony; piloting or serving as a crewmember or riding in any aircraft, except as a fare-paying passenger on a regularly scheduled or charter airline; sickness, disease, bodily or bacterial or viral infection, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food (applies only to Accidental Death and Dismemberment benefits).

In addition, we will not pay Medical Expense benefits for any loss, treatment, or services resulting from or contributed to by: routine physicals and care of any kind, dental care and treatment, or nursery care; cosmetic or plastic surgery, except as a result of injury; eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof, eyeglasses, contact lenses, and hearing aids; services, supplies, or treatment including any period of hospital confinement which were not recommended, approved, and certified as medically necessary and reasonable by a doctor or expenses which are non-medical in nature; treatment by any immediate family member ("Immediate family member" means a covered person's spouse, child, brother, sister, parent, grandparent, or in-laws); treatment or service by a private duty nurse; expenses incurred during travel for purposes of seeking medical care or treatment; medical expenses for which the covered person would not be responsible to pay in the absence of this Policy, including services by any government sponsored plan, hospital, or agency to which they are eligible for reimbursement; any treatment provided under mandatory government program or facility without cost to any individual; custodial care; services or expenses incurred in the covered person's home country; pregnancy or childbirth, except in a medical emergency; elective treatment, exams, surgery, or termination of pregnancy; services, treatment, or surgery deemed experimental and are not recognized and generally accepted medical practices in the United States; expenses payable by any automobile insurance policy without regard to fault; organ or tissue transplants and related services; mental or nervous disorders or rest cures; the covered person being legally intoxicated as determined according to the laws of the jurisdiction in which the injury occurred.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

UC Travel Plan Rates per week:

Coverage Level	Blue Plan	Gold Plan	Gold Plan Plus
\$25,000 Medical Expense Maximum \$50,000 AD&D Principal Sum	\$22.63	\$29.56	\$49.52
with \$2,000 Quarantine Benefit	\$24.33	\$31.26	\$51.22
\$50,000 Medical Expense Maximum \$100,000 AD&D Principal Sum	\$25.51	\$37.57	\$57.63
with \$2,000 Quarantine Benefit	\$27.21	\$39.27	\$59.33

Enroll here: <https://secure.visit-aci.com/insurance/uotravel/>

Arranged by: Mercer Health & Benefits LLC New York, NY	Claims administered by: Administrative Concepts, Inc. Wayne, PA	Underwritten by: ACE American Insurance Company Philadelphia, PA
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24-Hour Access to Travel Assistance Services

Plan participants will be able to reach the multilingual coordination center 24 hours a day, 365 days a year, to confirm coverage and obtain access to these valuable services.

Emergency Medical Services

- Medical Referrals & Medical Monitoring
- Emergency Medical Payments & Hospital/Provider Payment Guarantees
- Emergency Medical Transport & Repatriation of Remains
- Replacement of Prescription Medications & eyeglasses.

Security Evacuation Services

- On the ground security assistance in the event of a life-threatening military or political event
- Access to a secure web-based system for tracking global threats and location-based risk intelligence

Emergency Travel Services

- Emergency Message Relay
- Emergency Travel Arrangements & Cash Advance
- Legal Assistance & Bail
- Interpretation & Translation Services
- Embassy and Consular Referrals

Pre-Trip Information

- Visa, Passport, and Inoculation Requirements
- Cultural Information & Foreign Exchange Rates
- Weather Conditions & Travel Advisories
- Embassy and Consular Referrals

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This information is a brief description of the important features of the UC Travel Plans. It is not an insurance contract. Travel assistance services are provided by AXA Assistance and are not insured benefits. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.