

# UNIVERSITY OF CALIFORNIA

## Student Off-Campus Travel Benefits Summary

Policy #N04223822

Effective June 1, 2023

# UC

University of California



Benefit Description	Benefit Amount
<b>Accidental Death &amp; Dismemberment</b>	
▪ Registered Students and Traveling Companions*	\$25,000
<b>Aggregate Limit/per Aircraft Accident</b>	\$2,500,000
<b>Covered Losses (% of benefit amount)</b>	
▪ Life, Two or More Members (hand, foot, sight in 1 eye, speech or hearing in both ears)	100%
▪ Quadriplegia Paraplegia or Hemiplegia	200%
▪ Uniplegia	50%
<b>Other Provisions</b>	
▪ Seat Belt (accidental death)	\$10,000
▪ Air Bag (if seat belt worn)	\$10,000
▪ Emergency Medical Evacuation (when student is traveling 100+ miles from home)	100% of covered expenses
▪ Repatriation of Remains (when student is traveling 100+ miles from home)	100% of covered expenses
▪ Travel Assistance Services (24/7)	Services for domestic travel include pre-trip inquiries, arrangements for emergency medical evacuation, and repatriation of remains. Services for international travel are broader and may include medical case oversight and hospital guarantees of payment.**
<b>Covered Activities</b>	
▪ UC-sponsored and supervised off-campus travel, less than 365 continuous days, including personal deviation	14 days personal deviation
<b>Accident Medical Expense Benefit</b>	
▪ Benefit Maximum	U.S. - \$15,000 per injury
▪ Deductible	\$0
▪ Co-insurance	100% of usual and customary charges
<b>THE FOLLOWING BENEFITS ARE ONLY APPLICABLE WHILE TRAVELING OUTSIDE THE U.S. OR YOUR HOME COUNTRY</b>	
<b>Out of Country Medical Expense Benefit</b>	
▪ Benefit Maximum	\$500,000
▪ Deductible	\$0
▪ Co-insurance	100% of usual and customary charges
▪ Dental Treatment ((Injury or Alleviation of Pain)	\$1,000
▪ Security Extraction (non-medical)	100% of covered expenses, \$100,000 maximum \$2,000,000 aggregate limit
▪ Mental & Nervous Disorders: expenses for treatment of a disorder, while hospital confined or on an outpatient basis. Benefits are limited to 1 treatment per day.	Included in the Benefit Maximum.
<b>Personal Property – Lost or stolen</b>	
▪ Personal Property means personal goods belonging to the Covered Person or for which the Covered Person is responsible and are taken on a covered Trip or acquired during the Trip.	Up to \$5,000 per trip (\$2,500 maximum per item), subject to a \$25 deductible. Replacement costs are calculated on the basis of the depreciated standard for the specific personal item claimed and its average usable period.
▪ Lost Luggage	Up to \$2,000 per trip (\$1,000 internal limit/item), subject to a \$25.00 deductible
▪ Quarantine Benefit, if required by local government or doctor	Up to \$2,000, for a period of no more than 14 days
▪ Trip Cancellation or Interruption, for listed reasons	Up to \$2,000/occurrence
▪ Trip Delay, for listed reasons	\$200/day, up to 10 days
▪ Emergency Reunion	\$5,000 per person per trip (max 2 people)
▪ Emergency Hotel Convalescence	\$100/day up to a maximum of \$700

THE BENEFITS SUMMARY INCLUDES CERTAIN INSURANCE PROVISIONS; **INSURANCE CONTRACTS GOVERN.**

INSURED BY ACE AMERICAN INSURANCE COMPANY



\* "Traveling Companion" means a person or persons with whom the student has coordinated travel arrangements and intends to travel with during the covered trip. A group or tour leader is not considered a Traveling Companion, unless the student is sharing room accommodations with the group or tour leader.

\*\*International hospitals may not accept guarantees of payment from US insurance companies. Presenting a travel insurance card or policy number does not eliminate a traveler's obligation to pay for medical services out-of-pocket.

#### What's not covered?

No benefits will be paid for any loss or Injury that is caused by, or results from:

- intentionally self-inflicted Injury, suicide or attempted suicide (applicable to Accidental Death and Dismemberment only)
- war or any act of war, whether declared or not. (This exclusion does not apply to except within the United States or the Covered Persons home country or country of permanent assignment, Afghanistan, Belarus, Ethiopia, Iraq, Russia, Ukraine and Yemen)
- a Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food. (Applicable to accident benefits only.)
- piloting or serving as a crewmember in any aircraft (except as provided by the policy).
- commission of, or attempt to commit, a felony.

In addition, no benefits will be paid for any loss, treatment, or services resulting from or contributed to by:

- Routine physicals.
- Routine dental care and treatment.
- Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury.
- Mental and nervous disorders (except as provided by the policy).
- Pregnancy or childbirth. This does not apply if treatment is required as a result of a Medical Emergency.
- Routine nursery care.
- 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 is not recommended, approved, and certified as medically necessary and reasonable by a Doctor, or expenses which are non-medical in nature.
- Treatment or service provided by a private duty nurse.
- Treatment by any Immediate Family Member or member of the Insured's household.

Lost Baggage and Personal Property Benefits will not be paid for::

- more than \$1,000 for Lost Baggage and \$2,500 for Personal Property with respect to any one article or set of articles;
- vehicles (including aircraft and other conveyances) or their accessories or equipment, unless the equipment is directly related to the business of the Policyholder or the Covered Person's study program;
- loss or damage due to:
  - moth, vermin, insects or other animals;
  - wear and tear; atmospheric or climatic conditions or gradual deterioration or defective materials or craftsmanship;
  - mechanical or electrical failure;
  - any process of cleaning, restoring, repairing or alteration;
- more than a reasonable proportion of the total value of the set where the loss or damaged article is part of a set or pair;
- devaluation of currency or shortages due to errors or omissions during monetary transactions;
- more than \$500 with respect to cash;
- any loss not reported to either the police or transport carrier within 24 hours of discovery;
- any loss due to confiscation or detention by customs or any other authority; or
- any loss or damage directly or indirectly caused by declared or undeclared war or any act thereof.

If we determine the benefits paid under this Rider are eligible benefits under any other benefit plan, we may seek to recover any expenses covered by another plan to the extent that the Insured is eligible for reimbursement.

We, Our, Us means ACE American Insurance Company that underwrites this insurance or it authorized agent.

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## IMPORTANT NOTICE

The policy provides travel insurance benefits for students traveling outside of their home country. The policy does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) and does not satisfy a person’s individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to [www.HealthCare.gov](http://www.HealthCare.gov) and Covered California <https://www.coveredca.com>.