

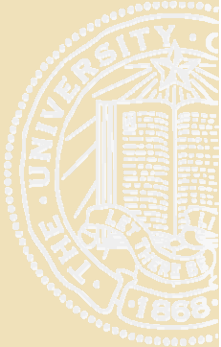
UNIVERSITY OF CALIFORNIA

Business Travel Benefits Summary

Policy # ADD N04223810

Effective October 1, 2018

Accidental Death & Dismemberment	
<i>Benefit Amount</i>	
<ul style="list-style-type: none"> ▪ Regents/Regents Designates; Associates of President/Chancellor (UC Policy Guidelines) Professors Emeritus 	\$250,000
<ul style="list-style-type: none"> ▪ Employees 	10 x basic annual pay up to \$500,000
<ul style="list-style-type: none"> ▪ Adult Traveling Companions* - includes spouses/domestic partners (other than Class 3) 	\$100,000
<ul style="list-style-type: none"> ▪ Traveling Companions* under the age of 26 (includes children) 	\$25,000
<ul style="list-style-type: none"> ▪ Benefit Reduction (% of benefit amounts above) 	Age 70 – To 65% Age 75 – To 45% Age 80 – To 30% Age 85 – To 15%
* “Traveling Companion” means a person or persons with whom the insured has coordinated travel arrangements and intends to travel with during the business trip.	
Aggregate Limit/per Aircraft Accident	\$2,500,000
Covered Losses (% of benefit amount)	
<ul style="list-style-type: none"> ▪ Life, Two or More Members (hand, foot, sight in 1 eye, speech or hearing in both ears) 	100%
<ul style="list-style-type: none"> ▪ Quadriplegia Paraplegia or Hemiplegia 	200%
<ul style="list-style-type: none"> ▪ One Member, Uniplegia 	50%
<ul style="list-style-type: none"> ▪ Thumb and Index Finger of the Same Hand 	25%
Other Provisions	
<ul style="list-style-type: none"> ▪ Permanent Total Disability (PTD) (Classes 1, 2, 3 only) 	PTD last 12 months. 100% of benefit amount (Subject to benefit reduction; lump sum payment)
<ul style="list-style-type: none"> ▪ Burial and Cremation 	\$10,000
<ul style="list-style-type: none"> ▪ Seat Belt (accidental death) 	10% of benefit up to \$50,000
<ul style="list-style-type: none"> ▪ Air Bag (if seat belt worn) 	\$10,000
<ul style="list-style-type: none"> ▪ Emergency Medical Evacuation 	100% of usual and customary charges
<ul style="list-style-type: none"> ▪ Repatriation of Remains 	100% of usual and customary charges
<ul style="list-style-type: none"> ▪ Travel Assistance Services (When business traveler 100+ miles from home or office) 	Services include pre-trip assistance, arrangements for emergency medical care and emergency message assistance as well as emergency medical evacuation and repatriation of remains
Covered Hazards	
<ul style="list-style-type: none"> ▪ UC Authorized Business Trip Only (Includes specified activities, such as hazardous spills clean up or UC Police Department Bomb Unit) 	14 days personal deviation included
<ul style="list-style-type: none"> ▪ War Risk 	Covered
<ul style="list-style-type: none"> ▪ UC-qualified Pilots, Crew or Passengers 	Covered
<ul style="list-style-type: none"> ▪ Commuting (Regents only) 	Included up to 2 hours



THE FOLLOWING BENEFITS ARE ONLY APPLICABLE WHILE TRAVELING OUTSIDE THE U.S. OR YOUR HOME COUNTRY	
Out of Country Medical Expense Benefit	
▪ Benefit Maximum	\$500,000
▪ Deductible	\$0
▪ Co-insurance	100% of usual and customary charges
▪ Security Extraction (non-medical)	100% of covered expenses, \$50,000 maximum \$1,000,000 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
The benefits below only apply when traveling outside of the United States or Home Country. Benefits are payable due to injury, sickness or death that occurs prior to or during a trip.	
Personal Property – Lost or stolen	
▪ Personal Property-which means personal goods belonging to the Covered Person or for which the Covered Person is responsible and are taken on a business Trip or acquired during the Trip.	Up to \$5,000 per trip (\$2,500 maximum per item) 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
▪ Trip Cancellation or Interruption	Up to \$2,000/occurrence
▪ Trip Delay	\$300 per day, up to 5 days
▪ Family Reunion	\$5,000 per trip
▪ Emergency Hotel Convalescence	\$100 per day subject to a maximum of \$700

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 UC Business Travel Policy, except within the United States or the Covered Persons home country)
- 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.
- piloting or serving as a crewmember in any aircraft
- 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 and care of any kind.
- 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 Benefit 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.

THE BENEFITS SUMMARY INCLUDES CERTAIN INSURANCE PROVISIONS; INSURANCE CONTRACTS GOVERN. INSURED BY ACE AMERICAN INSURANCE COMPANY