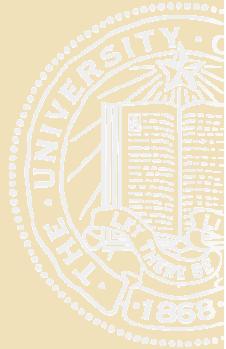


**UNIVERSITY OF CALIFORNIA**  
*Student Off-Campus Travel Benefits Summary*  
*Policy # ADD N04223822*  
*Effective October 1, 2010\**

<b>Accidental Death &amp; Dismemberment</b>	
<i>Benefit Amount</i>	
▪ 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) or Quadriplegia	200%
▪ 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	100% of covered expenses
▪ Repatriation of Remains	100% of covered expenses
▪ Security Extraction (non-medical)	100% of covered expenses
▪ Travel Assistance Services (When student traveler 100+ miles from home; security extraction not subject to mileage limitation)	Services include pre-trip assistance, arrangements for emergency medical care and emergency message assistance as well as emergency medical evacuation, repatriation of remains and security extraction
<b>Covered Activities</b>	
▪ UC-sponsored and supervised off-campus travel Personal Deviation coverage	Includes 7 days Foreign personal deviation or 3 days Domestic personal deviation
<b>Accident/Sickness Medical Expense Benefit</b>	
▪ Benefit Maximum	U.S. - \$15,000/occurrence; Foreign Abroad - \$100,000/occurrence
▪ Deductible	\$0
▪ Co-insurance	100% of usual and customary charges
<b>Out of Country Medical Expense Benefit</b>	
▪ <b>Benefit Maximum (Classes 1 &amp; 7)</b>	\$500,000
<b>Personal Effects</b>	
▪ Deductible	\$25/occurrence
▪ Personal Property	Up to \$5,000 per trip (\$2,500 maximum per item or set of items)
▪ Lost Luggage	Up to \$2,000 per trip (\$1,000 internal limit/item)
▪ Trip Cancellation or Interruption	Up to \$2,000/occurrence
▪ Emergency Reunion	\$5,000 per trip/\$500 per day

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.



## 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.
- war or any act of war, whether declared or not.
- 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 (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 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.
- 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.

02-28-2011