



Coverage Summary

Coverage:	Foreign Travel Insurance Program	
Coverage Term:	July 1, 2012 – July 1, 2013	
Policy Number:	GLMN04950872R	
Insurer:	ACE USA- U.S. International Advantage Program	
Insured:	California State University Risk Management Authority (CSURMA) California State University (CSU) CSU Auxiliary Organizations	
Headquarter:	Office of the Chancellor Systemwide Risk Management 401 Golden Shore, 5 th Floor Long Beach, CA 90802-4210	
Coverage Territory:	ANYWHERE IN THE WORLD but excluding: <ol style="list-style-type: none"> 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 or regulations of the United States of America 	
Coverage & Limits:		<i>Primary General Liability</i>
	\$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
		<i>Contingent Auto Liability (Excess)</i>
	\$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

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Coverage & Limits
(cont.):

	<i>Employers Responsibility Coverage</i>
	<i>Voluntary Compensation</i>
State of Hire	North Americans – State of Hire
Country Origin	Third Country Nationals – Country of Origin
Country Origin	Local Nationals – Country of Origin
	<i>Employers Liability</i>
\$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)
	<i>Primary Medical Expense</i>
\$ 250,000	Employee/Student (Primary Med Expense)
\$ 250,000	Spouse/Dependent/Volunteer (Primary Med Expense)
\$ 1,000	Maximum Preexisting Conditions
\$ 1,000	Maximum for Dental Treatment – Injury Only
\$ 500	Alleviation of Pain - Maximum
\$ 2,000	Emergency Medical Treatment of Pregnancy
	365 Maximum Period of Coverage
	<i>Emergency Medical Benefits</i>
Up to \$10,000	Emergency Medical Benefit Maximum (Employee/Student)
	<i>Emergency Medical Evacuation</i>
100% of Covered Expense	Emergency Medical Evacuation Benefit Maximum (Employee/Student)
	<i>Repatriation of Remains Benefit</i>
100% of Covered Expense	Repatriation of Remains Benefit Maximum (Employee/Student)
	<i>Emergency Reunion</i>
\$ 5,000	Benefit Maximum
\$ 300	Daily Benefit Maximum
10 Days	Maximum Number of Days
	Round Trip Ticket to fly to injured participant
	<i>Political Evacuation & Repatriation Benefit War Risk Coverage</i>
\$2,000,000	Aggregate Limit/Benefit Maximum

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Coverage & Limits
(cont.):

\$ 100,000
\$ 50,000

Accidental Death & Dismemberment Benefit

Employee – AD&D Benefit
Student – AD& D Benefit

Trip Cancellation

\$2,500 Benefit
Maximum

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

Trip Interruption Benefit

\$2,500 Benefit
Maximum

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.

Trip Cancellation (Self Funded)

\$2,500 Benefit
Maximum

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 (recent examples – Tsunami in Japan and the disruption caused by the Icelandic volcano).

Premium Rates:

\$60.00*
\$75.00*

Faculty/Employee

Trips up to 15 days duration per trip/employee
Trips up to 30 days duration per trip/employee

Students/Other

\$50.00*
\$60.00*

Trips up to 15 days duration per trip/student
Trips up to 30 days duration per trip/student

***Note: Additional Premium for high-hazardous / war risk countries. Contact Alliant Program Administrator for details**

Claims Reporting:

ACE Travel Assistance Program
1-800-243-6124 (Inside the USA)
1-202-659-7803 (Outside USA Call Collect)
Email: OPS@europassistance-use.com
Plan Number: 01AH585
Policyholder: California State University Trustees
Policy Number: GLMN04950872R
Assistance Provider: Europ Assistance USA

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