



CSU Foreign Travel Insurance Program (FTIP) July 1, 2013 – July 1, 2014

Insurer:

ACE USA – U.S International Advantage Program

Named Cover Entity:

California State University Risk Management Authority (CSURMA)
California State University (CSU)
CSU Auxiliary Organizations

Coverage Territory:

ANYWHERE IN THE WORLD but excluding:

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 regulations of the United States of America

Limits / Sub-limits:

Primary General Liability

- \$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

Contingent Auto Liability (Excess)

- \$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

Employers Responsibility Coverage Voluntary Compensation

- State of Hire North Americans – State of Hire
- Country Origin Third Country Nationals – Country of Origin
- Country Origin Local Nationals – Country of Origin

Employers Liability

- \$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)

Primary Medical Expense

- \$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

While we believe this Summary of Insurance fairly represents the terms, conditions and exclusions found in your insurance policies, in the event of any differences between the policies themselves and this summary, the policy provision will direct any resolution. This summary is not intended to replace or supersede any of your insurance contracts.

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Emergency Medical Benefits

Up to \$10,000 Emergency Medical Benefit Maximum

Emergency Medical Evacuation

100% of Covered Expense Emergency Medical Evacuation Benefit Maximum

Repatriation of Remains Benefit

100% of Covered Expense Repatriation of Remains Benefit Maximum

Emergency Reunion

\$5,000 Benefit Maximum
\$300 Daily Benefit Maximum
10 days Maximum Number of Days
Round Trip Ticket to fly to injured participant included in maximum benefit

Political Evacuation & Repatriation Benefit War Risk Coverage

\$2,000,000 Aggregate Limit/Benefit Maximum

Accidental Death & Dismemberment Benefit

\$100,000 Employee – AD&D Benefit
\$50,000 Student – AD& D Benefit

Trip Cancellation

\$2,500 Benefit Reimbursement of non-refundable covered expenses paid for trip up to Benefit Maximum
Maximum Maximum if prevented from taking trip as a result of injury, sickness, or death

Trip Interruption Benefit

\$2,500 Benefit Reimbursement of cost for one-way economy air/or ground transportation ticket, up to Maximum
Maximum 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 Limited self-insured coverage for trip cancellation, addressing the cost of cancelling or Maximum
Maximum 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 Rate:

Faculty/Employee

\$60.00* Trips up to 15 days duration per trip/employee
\$75.00* Trips up to 30 days duration per trip/employee

Students/Other

\$50.00* Trips up to 15 days duration per trip/employee
\$60.00* Trips up to 30 days duration per trip/employee

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

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Comments / Conditions:

1. Report all trips
2. For any high hazardous /war risk country both the Campus President and Chancellor approval is needed

Claims Reporting / Administrator:

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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