



# University of California – Study Abroad Extension of Coverage

2023 – 2024

## Policy Number:

ADD N04951980

## Activity Covered:

Coverage is provided on a 24-hour basis.

## Pre-Program Extended Out-of-Country Coverage:

Students may enroll online, and purchase extended out-of-country insurance coverage provided under policy number ADD N04951980, for up to 3 months (90 days) before the date their UC study abroad

program begins provided it is purchased before their departure from the U.S.

## Post-Program Extended Out-of-Country Coverage:

Additional terms of coverage may be purchased for students who finish their study term, but wish to extend their stay outside of the United States for up to 3 months (90 days). Students who wish to extend their coverage after the UC study abroad program ends must enroll online 3 days or more prior to the official end of their program.

## Insured Persons:

**Class 1:** All active students of the University of California while traveling outside his or her Home Country or Country of Residence, immediately before or after participation in a study abroad program sponsored by the University of California.

## Medical Benefits

Accident or Sickness Expense Benefits	\$500,000
Dental Treatment (injury only)	\$200 per tooth, subject to a \$2,000 maximum
Dental Treatment (alleviation of pain)	\$200 per tooth, subject to a \$2,000 maximum
Maximum for Emergency Medical Treatment of Pregnancy	Treated as any other medical condition
Medical evacuation and repatriation of remains	100% of covered expenses

## Non-Medical Benefits

Accidental Death & Dismemberment	Principal Sum: \$20,000
Emergency Reunion Benefit	Benefit Maximum: \$10,000 (\$5,000 per person, Maximum of 2 people) Daily Benefit Maximum \$1,000 (\$500 per person, Maximum of 2 people) Maximum Number of Days: 10 days
Financial Instrument Reimbursement Benefit	Benefit Maximum \$500 per trip, Maximum \$500 for cash
Lost Luggage Benefit	Benefit Maximum: Up to \$1,000 per bag not to exceed \$2,000 per trip (subject to \$25 deductible)
Personal Property Benefit	Benefit Maximum: Up to \$2,500 per item or set of items not to exceed the actual purchase price, to a Maximum of \$5,000 (subject to \$25 deductible)
Quarantine Benefit (if required by doctor or government)	Benefit Maximum: \$2,000
Security Evacuation Expense Benefit	Benefit Maximum \$100,000 Aggregate Limit Per Occurrence: \$2,000,000
Trip Cancellation Benefit	Benefit Maximum: \$2,000
Trip Delay Benefit	Benefit Maximum: \$200 per day for up to 5 days, if delayed more than 6 hours
Trip Interruption Benefit	Benefit Maximum: \$2,000

## **Emergency Assistance Services (medical referrals, prescriptions, evacuation, repatriation):**

Call AXA Assistance if in the United States or Canada at 1-855-327-1420; outside of the United States or Canada, call 1-630-694-9804; or email: [medassist-usa@axa-assistance.us](mailto:medassist-usa@axa-assistance.us).

Identify yourself as a UC study abroad student and provide the policy number ADD N04951980, or clarify that you purchased an Extension of the Study Abroad insurance.

## **Claims Instructions:**

For coverage inquiries, claim forms, or claim status, please call:

Administrative Concepts, Inc. (ACI)  
P.O. Box 4000  
Collegeville, PA 19426

## **Phone Numbers:**

1-888-293-9229 (from inside the USA)  
1-610-293-9229 (from outside the USA)

## **Fax:**

1-610-293-9299

## **Email:**

[intlassist@acitpa.com](mailto:intlassist@acitpa.com)

## **Enrollment Instructions:**

To enroll for coverage, please use this link:  
<https://secure.visit-aci.com/insurance/UOC>

## **What is not covered?**

We will not pay benefits for any loss or Injury that is caused by or results from:

- Intentionally self-inflicted Injury. (applicable to Accidental Death and Dismemberment Benefit only)
  - Suicide or attempted suicide. (applicable to Accidental Death and Dismemberment Benefit only)
  - 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 (except as provided by the Policy)
  - Piloting or serving as a crewmember in any aircraft (except as provided by the Policy)
  - Commission of, or attempt to commit, a felony
  - Covered medical expenses for which the Covered Person would not be responsible for in the absence of the Policy
  - Injury or sickness for which benefits are paid or payable under any workers' compensation or occupational disease law or act, or similar legislation, whether United States federal or foreign law
- In addition to the Policy Exclusions, We will not pay Lost Baggage, Personal Property and Financial Instrument Reimbursement Benefit(s) for:**
- Loss or damage due to:
    - i. Moth, vermin, insects, or other animals; wear and tear; atmospheric or climatic conditions; or gradual deterioration or defective materials or craftsmanship;
    - ii. Mechanical or electrical failure;
    - iii. 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
  - 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
  - Electronic equipment or devices including, but not limited to: cellular telephones; citizen band radios; tape players; radar detectors; radios and other sound reproducing or PDAs; BlackBerrys; laptop computers; and handheld computers
- This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.
- In addition, We will not pay Medical Expense Benefits 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
  - 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
  - Expenses incurred during holiday travel, or travel for purposes of seeking medical care or treatment, or for any other travel that is not in the course of the Policyholder's business (unless Personal Deviations are specifically covered)

# Chubb. Insured.<sup>SM</sup>

This information is a brief description of the important features of the insurance plan underwritten by ACE American Insurance Company. It is not a contract of insurance and may be subject to change based on the underwriting requirements of the company. Coverage may not be available in all states or certain terms may be different where required by state law.

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