

CHUBB®

Study Abroad Insurance Extension Coverage

Designed for:

University of California
Study Abroad Program Participants



Accident & Health

What is Extension of Coverage?



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 University of California 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 their study abroad program must enroll online 3 days or more prior to the official end of their study abroad program.

What is the Cost of Extended Coverage?

The cost of extending coverage while traveling abroad before or after the program starts at \$50.14 per month (30 days), for up to 3 months (90 days total). It must be purchased in 30-day increments.

Who is Eligible?

All active students of the University of California while traveling outside their Home Country or Country of Residence, immediately before or after participation in a study abroad program sponsored by the University of California.

*Dependents are not eligible for Coverage under this Policy.

When is Coverage in Effect?

Coverage is in effect 24 hours during this extended term.

Emergency Assistance Services

Call AXA Assistance if in the United States or Canada: 1.855.327.1420; outside of these areas: 1.630.694.9804; or, e-mail: medassist-usa@axa-assistance.us.

Identify yourself as a UC study abroad student and provide the policy number ADD N04951980 or tell the representative that you have purchased Study Abroad Extension insurance.

This policy has a different policy number from the one that was relevant during the study abroad period.

When traveling, you can now feel confident that you are in safe hands if an emergency arises. AXA Travel Assistance provides medical and travel-related assistance services. Have the contact information for AXA Assistance in your phone so you have easy access to support when you need it.

Benefit Inquiries or Claims Questions

For clarification of benefits or to verify eligibility, contact:

Administrative Concepts, Inc. (ACI)
1.888.293.9229 (inside the US and Canada)
or 1.610.293.9229
(outside the US and Canada);
fax 1.610.293.9299.

For reimbursement of out-of-pocket expenses, mail claims to:

Administrative Concepts, Inc.,
P.O. Box 4000, Collegeville, PA 19426
E-mail: intlassist@acitpa.com.

For the status of a claim, go online to:

www.visit-aci.com

Enrollment

Apply for extension benefits online:

<https://secure.visit-aci.com/insurance/UOC>

Important Note

The policy provides travel insurance benefits for students traveling outside of their Home Country or Country of Residence. The policy does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to www.HealthCare.gov and Covered California.

Extension of Coverage Package

Benefit	Maximum Benefit Amount
Medical Expense Benefits	Up to \$500,000 per covered Accident or Sickness, per covered person
Co-insurance	100% of Usual & Customary Charges
Deductible	None
Maximum Benefit Period	The earlier of the date the Covered Person returns to his/her Home Country or Country of Residence or 26 weeks from the date of a Covered Accident or Sickness
Incurral Period	30 days after the Covered Accident or Sickness
Covered Services:	
Hospital Room & Board	The average semi-private room rate
ICU Room & Board	Two times the average semi-private room rate
Dental Treatment (Injury Only)	\$200 per tooth subject to \$2,000 maximum
Dental Treatment (Alleviation of Pain)	\$200 per tooth subject to \$2,000 maximum
Maximum for Emergency Medical Treatment of Pregnancy	Treated as any other medical condition
Emergency Medical Benefits	Up to \$10,000
Emergency Medical Evacuation	100% of Covered Expenses
Repatriation of Remains	100% of Covered Expenses
Lost Baggage Benefit	Up to \$1,000 per bag not to exceed 2 bags or \$2,000 per trip after satisfaction of the \$25 deductible
Personal Property and Financial Instrument Reimbursement Benefit	Up to \$2,500 per item or set of items Benefit Maximum of \$5,000 per trip after satisfaction of the \$25 deductible Benefit Maximum for Cash: \$500 per trip
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
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
Accidental Death & Dismemberment Benefit	Principal Sum: \$20,000

Coverage



Medical Expense Benefits

Benefits are payable for covered expenses that result directly, and from no other cause, from a Covered Accident or Sickness while the Covered Person is traveling outside of their Home Country or Country of Residence. These benefits are subject to deductibles, co-insurance, benefit periods, and maximum benefits outlined in the plan.

Medical Expense Benefits are only payable:

- For Usual and Customary Charges incurred after the Deductible, if any, has been met;
- For Medically Necessary Covered Expenses that the Covered Person incurs;
- For charges incurred for services rendered to the Covered Person while traveling outside of their Home Country or Country of Permanent Residence; and
- Provided the first charge is incurred within the Incurral Period shown in the Schedule of Benefits

Covered expenses include:

- Hospital room & board, hospital ancillary services, Doctor or registered nursing services
- Ambulance services to or from a hospital
- Laboratory tests, radiological procedures, anesthetics and their administration

- Blood, blood products, artificial blood products, and transfusion thereof
- Physiotherapy
- Medicines or drugs administered by a Doctor or that can be obtained only with a Doctor's written prescription
- Dental charges for Injury to sound, natural teeth
- Emergency medical treatment of pregnancy
- Artificial limbs or eyes (not including replacement of these items)
- Casts, splints, trusses, crutches, and braces (not including replacement of these items or dental braces)
- Oxygen or rental equipment for administration of oxygen
- Rental of a wheelchair or hospital-type bed
- Rental of mechanical equipment for treatment of respiratory paralysis

Emergency Medical Benefits

We will pay benefits for covered expenses for emergency medical services up to the Benefit Maximum if the Covered Person suffers a medical emergency during the Trip, while traveling outside their Home Country or Country of Residence.

Covered Expenses:

- 1) Medical Expense Guarantee;
 - 2) Hospital Admission Guarantee.
- Benefits will be payable if services incurred are medically necessary and do not exceed the charges for similar treatment, services, or supplies in the locality where the expense is incurred; and do not include charges that would not have been made if there were no insurance. Benefits will not be paid unless we authorize all expenses in advance and services are rendered by our assistance provider.

Accidental Death, Dismemberment, and Paralysis Benefits

If Injury to a Covered Person results, within 365 days of a Covered Accident, in any one of the losses shown below, the benefit amount shown for that loss will be payable. The principal sum is shown in the plan schedule. If multiple losses occur, only one benefit amount – the largest – will be paid for all losses due to the same accident.

“**Quadriplegia**” means total Paralysis of both upper and lower limbs. “**Hemiplegia**” means total Paralysis of the upper and lower limbs on one side of the body. “**Paraplegia**” means total Paralysis of both lower limbs or both upper limbs.

“Paralysis” means total loss of use. A Doctor must determine the loss of use to be complete and not reversible at the time the claim is submitted.

“Member” means Loss of Hand or Foot, Loss of Sight, Loss of Speech, and Loss of Hearing.

“Loss of Hand or Foot” means complete Severance through or above the wrist or ankle joint.

“Loss of Sight” means the total, permanent Loss of Sight of one eye.

“Loss of Speech” means total and permanent loss of audible communication that is irrecoverable by natural, surgical, or artificial means.

“Loss of Hearing” means total and permanent Loss of Hearing in both ears that is irrecoverable and cannot be corrected by any means.

“Loss of a Thumb and Index Finger of the Same Hand” means complete Severance of at least one whole phalanx of the same hand. “Severance” means the complete separation and dismemberment of the part from the body.

Schedule of Covered Losses	
Covered Loss	Benefit Amount
Life	100% of the Principal Sum
Quadriplegia	
Two or More Members	
Hemiplegia	50% of the Principal Sum
Paraplegia	
One Member	
Thumb & Index Finger of the Same Hand	25% of the Principal Sum

Emergency Medical Evacuation Benefit

Emergency Medical Evacuation benefits include payments for expenses incurred for the medical evacuation of a Covered Person. The benefits are payable only while a Covered Person is traveling outside their Home Country or Country of Residence, and suffers a Medical Emergency while on the Trip requiring Emergency Medical Evacuation.

Covered Expenses:

1. Medical Transport;
2. Dispatch of a Doctor or Specialist;
3. Return of Dependent Child(ren);
4. Escort Services;
5. Transportation After Stabilization.

“Emergency Medical Evacuation” means: 1) the Covered Person’s immediate transportation from the place where he or she suffers an Injury or Sickness to the nearest hospital or other medical facility where appropriate medical treatment can be obtained; or 2) the Covered Person’s transportation to their Home Country of Country of Residence to obtain further

medical treatment in a hospital or other medical facility or to recover after suffering an Injury or Sickness. An Emergency Medical Evacuation also includes medically necessary medical treatment, medical services, and medical supplies necessarily received in connection with such transportation.

These benefits will not be paid unless:

- The doctor ordering the Emergency Medical Evacuation certifies the severity of the Covered Person’s Medical Emergency requires an Emergency Medical Evacuation;



- All transportation arrangements made for the Emergency Medical Evacuation are by the most direct and economical conveyance and route possible;
- The charges incurred are medically necessary and do not exceed the charges for similar transportation, treatment, services, or supplies in the locality where the expense is incurred; and
- Do not include charges that would not have been made if there were no insurance.

Benefits will not be paid unless we authorize all expenses in advance and services are rendered by our assistance provider. In the event the Covered Person refuses to be medically evacuated, we will not be liable for any medical expenses incurred after the date recommended.

Emergency Reunion Benefit

In the event the Covered Person has either been:

1. Confined in a Hospital for at least 24 consecutive hours due to a covered Injury or Sickness, where the attending Doctor believes it would be beneficial for the Covered Person to have up to two Family Members at his or her side; or
2. The victim of a Felonious Assault, We will pay the expenses incurred for travel and lodging for that Family Member, up to the Benefit Maximum shown in the Schedule of Benefits. Covered expenses include round-trip economy airline tickets and other travel related expenses not to exceed the Daily Benefit Maximum and the Maximum Number of Days shown in the Schedule of Benefits. All travel arrangements must be made by the Company's assistance provider and

approved in advance by Us in order for expenses to be considered eligible.

In the event that a Covered Person dies as a result of a covered Injury or Sickness, We will pay the expenses incurred for emergency travel arrangements, up to the Benefit Maximum shown in the Schedule of Benefits, for up to two Family Members to accompany the mortal remains of the deceased Covered Person.

Covered expenses include a round-trip economy airline ticket and other travel related expenses not to exceed the Daily Benefit Maximum and the Maximum Number of Days shown in the Schedule of Benefits.

All transportation and lodging arrangements must be made by the most direct and economical route and conveyance possible and may not exceed the usual level of charges for similar transportation or lodging in the locality where the expense is incurred. Benefits will not be payable unless We (or Our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider.

"Felonious Assault" means a violent or criminal act reported to the local authorities which was directed at the Covered Person during the course of, or an attempt of, a physical assault resulting in serious injury, kidnapping, or rape.

"Family Member" means a person who is related to the Covered Person in any of following ways: spouse/Domestic Partner; parent (includes stepparent); child (includes legally adopted and step child); brother or sister (includes stepbrother or stepsister); parent-in-law; son- or daughter-in-law; and brother- or sister-in-law or person specifically designated by the Covered Person **or by the Covered Person's Immediate Family Member.**

Lost Baggage Benefit

We will reimburse the Covered Person's replacement costs of clothes and personal hygiene items, up to \$1,000 per bag not to exceed 2 bags or \$2,000 per trip after satisfaction of the \$25 deductible, if the Covered Person's luggage is checked onto a common carrier, and is then lost, stolen, or damaged beyond use. Replacement costs are calculated on the basis of the depreciated standard for the specific personal item claimed and its average usable period. The Covered Person must file a formal claim with the transportation provider and provide us with copies of all claim forms and proof that the transportation provider has paid the Covered Person its normal reimbursement for the lost, stolen, or damaged luggage.

Personal Property and Financial Instrument Reimbursement Benefit

If a Covered Person sustains a loss or damage to Personal Property while on a covered Trip, we will reimburse the reasonable cost for replacement, up to \$2,500 per item or set of items not to exceed \$5,000 after satisfaction of the \$25 deductible. Replacement costs are calculated on the basis of the depreciated standard for the specific personal item claimed and its average usable period. The Covered Person must demonstrate that he or she has taken reasonable precautions for the safety and security of any covered property. We will reimburse up to \$500 for cash and \$500 for other Financial Instruments per Trip.

The company requires certification by a police or security authority in an incident report issued for the loss. For any claim the Covered Person makes under this benefit,



we are entitled to make reasonable repairs or salvage efforts to restore their personal property or to keep the damaged property if we choose to do so. The company will require valid receipts of replacement goods prior to payment of any benefits.

“Personal Property” means personal goods belonging to the Covered Person, or for which they are responsible, and are taken or acquired by them during the Trip. It does not include vehicles (including aircraft and other conveyances) or their accessories or equipment. “Financial Instrument” means coins, banknotes, postal and money orders, signed travelers and other checks, letters of credit, travel tickets, and credit cards. It does not mean the devaluation of currency or shortages due to errors or omissions during monetary transactions.

Quarantine Benefit

We will pay expenses incurred for up to the Benefit Maximum shown in the Schedule of Benefits if the Covered Person is subject to a Quarantine for H1N1 Influenza/any contagious disease that prevents traveling. Symptoms of the disease causing the Quarantine must first be manifested after the start of the Trip and the Quarantine must cause an interruption or delay in the Covered Person’s Trip for which suitable accommodations are not otherwise available. Benefits will end on the earlier of 14 days after the Quarantine is issued or the date the Quarantine expires.

Covered Expenses:

1. The reasonable expenses incurred for lodging and meals;
2. The cost of a one-way economy airfare ticket to either the Covered Person’s Home Country or to re-join the Trip; and
3. Non-refundable travel arrangements.

“Quarantine” means the Covered Person is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to the Covered Person either having, a contagious disease, infection or contamination while the Covered Person is traveling outside of their Home Country.

Repatriation of Remains

Repatriation of Remains benefits include charges for preparation and return of a Covered Person’s body to their home if they die as a result of a Medical Emergency while traveling outside their Home Country or Country of Residence. Covered expenses include: expenses for embalming or

cremation, the least costly coffin or receptacle adequate for transporting the remains, transporting the remains by the most direct and least costly conveyance and route possible, and Escort Services.

Benefits will not be paid unless we authorize all expenses in advance and services are rendered by our assistance provider.

Security Evacuation Expense Benefit

We will pay Security Evacuation Expense Benefits to the Covered Person, if:

1. An Occurrence takes place during the Covered Activity described in the Policy and his or her Term of Coverage; and
2. While he or she is traveling outside of his or her Home Country or Country of Residence.

Benefits will be subject to the Benefit Maximum shown in the Schedule of Benefits.

Benefits will be paid for:

1. The Covered Person’s Transportation and Related Costs to the Nearest Place of Safety necessary to ensure his or her safety and well-being as determined by the Designated Security Consultant.
2. The Covered Person’s Transportation within 7 days of the Security Evacuation to either of the following locations as chosen by the Covered Person:
 - a. Back to the country in which the Covered Person is traveling during the Covered Activity but only if 1) coverage remains in force under the Policy; and 2) there is no U.S. State Department Travel Warning in place on the date the Covered Person is scheduled to return; or
 - b. The Covered Person’s Home Country or Country of Residence; or
 - c. Where the Policyholder that sponsored the Covered Person’s Trip is located.
3. Consulting services by a Designated Security Consultant for seeking information on a Missing Person or kidnapping case, if the Covered Person is considered kidnapped or a Missing Person by local or international authorities.

Security Evacuation Expense Benefits are payable only once for a Covered Person for any one Occurrence.

Benefits will not be payable unless We (or Our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses

in advance, and services are rendered by Our assistance provider. Our assistance provider is not responsible for the availability of Transport services. Where a Security Evacuation becomes impractical due to hostile or dangerous conditions, a Designated Security Consultant will endeavor to maintain contact with the Covered Person until a Security Evacuation occurs.

Right of Recovery – If, after a Security Evacuation is completed, it becomes evident that the Covered Person was an active participant in the events that led to the Occurrence, We have the right to recover all Transportation and Related Costs from the Covered Person.

Changes in Terms and Conditions – The terms and conditions of this benefit may be changed at any time to reflect conditions that, in Our opinion, constitute a change in the Policyholder’s Security Evacuation exposure. We will give at least 31 days advance written notice (or authorized electronic or telephonic means) to the Policyholder of any change in the terms and condition of this benefit.

“Appropriate Authority(ies)” means the U.S. State Department, the government authority(ies) in the Covered Person’s Home Country or Country of Residence or the government authority(ies) of the Host Country.

“Designated Security Consultant” means an employee of a security firm under contract with Us or Our assistance provider who is experienced in security and measures necessary to ensure the safety of the Covered Person(s) in his or her care.

“Evacuation Advisory” means a formal recommendation issued by the Appropriate Authority(ies) that the Covered Person or citizens of his or her Home Country or Country of Residence or citizens of the Host Country leave the Host Country.

“Host Country” means any country, other than an OFAC excluded country, in which the Covered Person is traveling while covered under the Policy.

“Missing Person” means a Covered Person who disappeared for an unknown reason and whose disappearance was reported to the Appropriate Authority(ies).

“Natural Disaster” means storm (wind, rain, snow, sleet, hail, lightning, dust or sand), earthquake, flood, volcanic eruption, wildfire or other similar event that:

1. Is due to natural causes; and
2. Results in such severe and widespread

damage that the area of damage is officially declared a disaster area by the government in which the Covered Person's Trip occurs and the area is deemed to be uninhabitable or dangerous.

Natural disaster does not mean nuclear reactions, uninhabitable property, transportation strikes, lost or stolen passport or travel documents, radiation or radioactive contamination, civil disorder and other similar events.

"Nearest Place of Safety" means a location determined by the Designated Security Consultant where:

1. The Covered Person can be assumed safe from the Occurrence that precipitated the Covered Person's Security Evacuation; and
2. The Covered Person has access to Transportation; and
3. The Covered Person has the availability of temporary lodging, if needed.

"Occurrence" means any of the following situations involving a Covered Person that trigger the need for a Security Evacuation;

1. Expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country;
2. Political or military events involving a Host Country, if the Appropriate Authority(ies) issue an advisory stating that citizens of the Covered Person's Home Country or Country of Residence or citizens of the Host Country should leave the Host Country;
3. Natural Disaster within seven (7) days of an event;
4. Deliberate physical harm of the Covered Person confirmed by documentation or physical evidence or a threat against the Covered Person's health and safety as confirmed by documentation and/or physical evidence;
5. The Covered Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within seven days.

"Related Costs" means lodging and, if necessary, physical protection for the Covered Person during or while waiting for Transport to the Nearest Place of Safety. Related Costs will include temporary lodging, if necessary, while a Covered Person is waiting to be transported back to the

Host Country, Home Country, Country of Residence or other country where the Policyholder that sponsored the Covered Person's Trip is located. Benefits will not be payable for Related Costs unless We (or Our authorized assistance provider) authorize in writing, or by an authorized electronic or telephonic means, all expenses in advance, and services are rendered by Our assistance provider.

"Security Evacuation" means the extrication of a Covered Person from the Host Country due to an Occurrence which could result in grave physical harm or death to the Covered Person.

"Transport" or "Transportation" means the most efficient and available method of conveyance, where practical, economy fare will be utilized. If possible, the Covered Person's common carrier tickets will be used.

Additional Exclusions – We will not pay Security Evacuation Expense Benefits for expenses and fees:

1. Payable under any other provision of the Policy.
2. That are recoverable through the Covered Person's employer or other entity sponsoring the Covered Person's Trip.
3. Arising from or attributable to an actual fraudulent, dishonest or criminal act committed or attempted by the Covered Person, acting alone or in collusion with other persons.
4. Arising from or attributable to an alleged:
 - a. Violation of the laws of the country in which the Covered Person is traveling while covered under the Policy; or
 - b. Violation of the laws of the Covered Person's Home Country or Country of Residence.
5. Due to the Covered Person's failure to maintain and possess duly authorized and issued required travel documents and visas.
6. For repatriation of remains expenses.
7. For common or endemic or epidemic diseases or global pandemic disease as defined by the World Health Organization.
8. For medical services.
9. For monies payable in the form of a ransom, if a Missing Person case evolves into a kidnapping.
10. Arising from or attributable, in whole or in part, to:

- a. A debt, insolvency, commercial failure, the repossession of any property by any title holder or lien holder or any other financial cause;
- b. Non-compliance by the Covered Person with regard to any obligation specified in a contract or license.

11. Due to military or political issues if the Covered Person's Security Evacuation request is made more than 10 days after the Appropriate Authority(ies) Advisory was issued.
12. Failure of a Covered Person to cooperate with Us or Our assistance provider with regard to a Security Evacuation. Such cooperation includes, but is not limited to, failure to provide any documents needed to extricate the Covered Person, failure to follow the directions given by Our designated security consultants during a Security Evacuation.

If a Covered Person refuses to participate in a Security Evacuation, or any part of a Security Evacuation, no further benefits will be payable under the Security Evacuation Expense Benefit for that Occurrence.

Trip Cancellation Benefit

We will pay this benefit, up to the Maximum Limit shown in the Schedule of Benefits if a Trip is cancelled for the Covered Person, due to any of the following Unforeseen reasons:

- a. Sickness, Injury, or death of a Covered Person or Family Member/or Traveling Companion. Injury or Sickness must be so disabling as to reasonably cause a Trip to be canceled. If the Covered Person must cancel the Trip due to Injury or Sickness of a Family Member, it must be because their condition is life threatening, or because the Family Member requires the Covered Person's care. Cancellation due to the death of a Family Member or Traveling Companion is covered only if the death occurs within 30 days of the Covered Person's Scheduled Departure Date.
- b. Weather conditions or Natural Disasters causing cancellation.
- c. The Covered Person's Home/primary residence or Destination being made uninhabitable by fire, flood, vandalism, burglary or Natural Disaster.
- d. The Covered Person or a Traveling Companion/Family Member being subpoenaed, required to serve on jury duty; being hijacked or being required by a court order to appear as a witness in a



legal action, provided the Covered Person, a Family Member traveling with the Covered Person, or a Traveling Companion is not: 1) a party to the legal action, or 2) appearing as a law enforcement officer.

- e. Being directly involved in or delayed due to a traffic accident en route to departure.
- f. Being called into active military service to provide aid or relief in the event of a Natural Disaster.
- g. The Covered Person or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to departure.
- h. Strike resulting in the complete cessation of travel services.
- i. A Terrorist Incident in a foreign City in which the Covered Person was scheduled to arrive within 45 days following the incident.
- j. An employer-initiated transfer of employment within the same organization of 250 miles or more.
- k. Cancellation of scheduled public transportation as a result of: riot, civil commotion, Strikes, hijacking, Natural Disasters, motor or railway accidents that were unknown at the time of booking the reservation.

Covered Expenses:

- 1. Any cancellation charges imposed by a travel agency, tour operator, or other recognized travel supplier for the Covered Trip;

- 2. Any prepaid, unused, non-refundable airfare and sea or land accommodations;
- 3. Any other reasonable additional Trip expenses for travel, lodging, or scheduled events that are prepaid, unused, and non-refundable.

“Terrorism” means:

- 1. An act of violence directed against American interests and determined by United States officials to be a terrorist act. The terrorist act must occur within any country of destination and after the Covered Person’s enrollment form and premium are received for the Trip Cancellation coverage and within 45 days of the date the Covered Person is originally ticketed to travel; or
- 2. An act of violence directed at or occurring in an aircraft traveling or scheduled to travel where the Covered Person is ticketed to travel, that is determined by United States officials to be a terrorist act. The terrorist act must occur after the enrollment form and premium are received for the Covered Person’s Trip Cancellation coverage and within 45 days of the date the Covered Person is ticketed to travel; or
- 3. The issuance of a Level 4 Travel Advisory (T) by the United States Department of State to avoid a country of destination to which the Covered Person is ticketed to travel. As used by the State Department, **“T”** means Terrorism: terrorist attacks have occurred and/or specified threats against civilians, groups, or other targets may exist. The Level 4 Travel Advisory (T)

must be issued after the enrollment form and premium are received for the Covered Person’s Trip Cancellation coverage and within 45 days of the date the Covered Person is ticketed to travel.

This coverage does not cover loss caused by:

- a. Carrier caused delays, including an announced, organized, sanctioned union labor Strike that affects public transportation, unless the Policy effective date is prior to when the Strike is foreseeable. A Strike is foreseeable on the date labor union members vote to approve a Strike;
- b. Travel arrangements canceled or changed by an airline, cruise line, or Tour operator, unless the cancellation is the result of bad weather or Financial Default, as defined;
- c. Changes in plans by the Covered Person, a Family Member, or Traveling Companion, for any reason;
- d. Financial circumstances of the Covered Person, a Family Member, or a Traveling Companion;
- e. Any business or contractual obligations of the Covered Person, a Family Member, or a Traveling Companion, except for termination or layoff of employment as defined above;
- f. Default by the person, agency, or Tour operator from whom the Covered Person bought his or her coverage or purchased his or her travel arrangements;
- g. Any government regulation or prohibition;



- h. An event or circumstance which occurs prior to the effective date of coverage;
- i. Personal reasons;
- j. Weather; or,
- k. Default caused by Financial Insolvency of the Travel Supplier, or Travel Arranger, from whom the Covered Person bought his or her coverage or purchased his or her travel arrangements, unless due to Financial Insolvency.

Limitations:

The benefit does not cover:

1. Any expenses caused by Injury or Sickness which are not verified by an attending Doctor;
2. Any expenses incurred due to a pregnancy, except Complications of Pregnancy;
3. Any expenses incurred due to a Pre-existing Condition. NOTE: This limitation does not apply if the Pre-existing Conditions Waiver applies;
4. Any expenses in excess of the amount shown in the Schedule of Benefits; and
5. Any expenses incurred due to any Financial Insolvency:
 - a. Of the person, organization or firm from whom the Covered Person directly purchased or paid for the Covered Person's Covered Trip;
 - b. Which occurred before the Covered Person's effective date of Trip Cancellation Insurance; and
 - c. Which occurs within 7 days following the Covered Person's effective date of Trip Cancellation Insurance.

If the Covered Person fails to give Us Notice, We will limit payment under this benefit to the cancellation charges that would have been applicable had prompt Notice been given.

Trip Delay Benefit

We will pay incurred expenses up to the Maximum Limit shown on the Schedule of Benefits if the Covered Person's Trip is delayed for more than 6 hours for reasonable, additional accommodations and traveling expenses until travel becomes possible. Incurred expenses must be accompanied by receipts. This benefit is payable only for one delay of the Covered Person's Trip. Travel Delay must be caused by reasons listed under the Trip Cancellation, in addition to:

- a. Carrier delay;
- b. Lost or stolen passport, travel documents or money;
- c. Natural Disaster;
- d. Injury or Sickness of the Covered Person or a traveling companion;
- e. The Covered Person being delayed by a traffic accident while en route to a departure;
- f. Hijacking;
- g. Unpublished or unannounced strike;
- h. Civil disorder or commotion;
- i. Riot;
- j. Inclement weather which prohibits Common Carrier departure;
- k. A Common Carrier strike or other job action;
- l. Equipment failure of a Common Carrier; or

- m. The loss of the Covered Person's and/or traveling companion's travel documents, tickets or money due to theft.

The Covered Person's Duties in the Event of Loss:

The Covered Person must provide Us with proof of the Travel Delay such as a letter from the airline, cruise line, or tour operator/ newspaper clipping/weather report/police report or the like and proof of the expenses claimed as a result of Trip Delay.

Trip Interruption Benefit

We will reimburse the cost of a round-trip economy air and/or ground transportation ticket up to \$2,000, if a Trip is interrupted for the Covered Person due to any of the following Unforeseen reasons:

- a. The death of a Family Member;
- b. Sickness or Injury of a Covered Person or Family Member. (Injury or Sickness must be so disabling as to reasonably cause a Trip to be interrupted);
- c. A medically necessary covered Emergency Medical Evacuation to return the Covered Person to their Home Country, Country of Residence, or to the area from which they were initially evacuated for continued treatment, recuperation, and recovery of an Injury or Sickness;
- d. Substantial destruction of the Covered Person's principal residence by fire or weather related activity.

"Family Member" means a Covered Person's parent, sister, brother, spouse, child, grandparent, or in-law.

Exclusions



What Is Not Covered?

We will not pay benefits for any loss or Injury caused by, or resulting from:

- Intentionally self-inflicted Injury, 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
- 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

Medical Expense Benefits will not be paid for any loss, treatment, or services resulting from, or contributed to by:

- Services, supplies, or treatment, including any period of hospital confinement that was not recommended, approved, and certified as medically necessary and reasonable by a Doctor, or expenses that are not medical in nature

- Routine physicals, routine dental care and treatment, or routine nursery care
- Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury
- Eye refractions or eye examinations for the purpose of prescribing corrective lenses for eyeglasses or for the fitting thereof, eyeglasses, contact lenses, and hearing aids
- Treatment by an immediate family member or member of Covered Person's household
- Treatment or service provided by a private duty nurse
- 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 program
- Covered medical expenses for which the Covered Person would not otherwise be responsible
- Injury or sickness for which benefits are paid or payable under any worker's compensation or occupational disease law or act, or similar legislation, whether United States federal or foreign law

Lost Baggage, Personal Property, and Financial Instrument Reimbursement Benefits will not be paid for:

- Loss or damage due to:
 - 1) moth, vermin, insects, or other animals;
 - 2) wear and tear; atmospheric or climatic conditions; or gradual deterioration or

defective materials or craftsmanship;
2) mechanical or electrical failure;
3) 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 receiving equipment; 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.

Travel Assistance Services and Extended Coverage



What Are Travel Assistance Services?

Chubb Accident & Health offers worldwide assistance services. These services are provided by AXA Assistance and are not insured benefits. The following is a brief summary of services.

24-Hour Access:

Students and their eligible dependents will be able to reach the multilingual AXA Assistance coordination center toll-free or by calling direct or collect by phone, telex, and fax 24 hours a day, 365 days a year, to confirm coverage and obtain access to available services.

These services include:

- Medical Assistance including referral to a doctor or medical specialist, medical monitoring when the Covered Person is hospitalized, emergency medical evacuation to an adequate facility, medically necessary repatriation, and return of mortal remains
- Personal Assistance including emergency medication, embassy and consular information, lost document assistance, emergency message transmission, emergency cash advance, emergency referral to a lawyer, translator or interpreter
- Travel Assistance including emergency travel arrangements, arrangements for the return of the Covered Person's traveling companion or dependents, and vehicle return
- Security Assistance, powered by Crisis24, including a crisis hotline and on the ground security assistance to help address safety concerns or to secure immediate assistance while traveling as well as access to a secure, web-based system for tracking global threats and health or location based risk intelligence

Definitions



Whenever Used in This Brochure the Following Terms Will Have the Following Meanings:

“Active Service” means a Covered Person is either

- 1) actively at work performing all regular duties at their employer’s place of business or someplace the employer requires him or her to be;
- 2) employed, but on a scheduled holiday, vacation day, or period of approved paid leave of absence;
- or
- 3) if not employed, able to engage in substantially all of the usual activities of a person in good health of like age and sex and not confined in a Hospital or rehabilitation or rest facility.

“Country of Residence” means a country or location in which the Covered Person maintains a primary permanent residence.

“Covered Accident” means an Accident that occurs while coverage is in force for a Covered Person and results directly and independently of all other causes in a loss or Injury covered by the policy for which benefits are payable.

“Covered Activity” means 24-hour coverage while the Covered Person is traveling outside his or her Home Country immediately before or after participation in a study abroad program sponsored by the University of California.

“Covered Loss” or **“Covered Losses”** means an accidental death, dismemberment, or other Injury covered under the Policy.

“Covered Person” means the insured student or eligible person, including Dependents if eligible for coverage under the Policy, for whom the required premium is paid.

“Dependent” means an Insured’s lawful spouse or an Insured’s unmarried child, from the moment of birth to age 19, 25 if a full-time student, who is chiefly dependent on the Insured for support. A child, for eligibility purposes, includes an Insured’s natural child; adopted child, beginning with any waiting period pending finalization of the child’s adoption; or a stepchild who resides with the Insured or depends on the Insured for financial support. A Dependent may also include any person related to the Insured by blood or marriage and for whom the Insured is allowed a deduction under the Internal Revenue Code.

“Doctor” means a licensed health care provider acting within the scope of their license and rendering care or treatment to a Covered Person that is appropriate for the conditions and locality. It will not include a Covered Person or a member of the Covered Person’s Immediate Family or household.

“Home Country” means a country where a covered person has his or her true, fixed and permanent home and principal establishment or the United States.

“Hospital” means an institution that:

- 1) operates as a Hospital pursuant to law for the care, treatment, and providing of in-patient services for sick or injured persons;
- 2) provides 24-hour nursing service by Registered Nurses on duty or call;
- 3) has a staff of one or more licensed Doctors available at all times;
- 4) provides organized facilities for diagnosis, treatment, and surgery, either: (i) on its premises; or (ii) in facilities available to it, on a pre-arranged basis;
- 5) is not primarily a nursing care facility, rest home, convalescent home, or similar establishment, or any separate ward, wing or section of a Hospital used as such; and
- 6) is not a place for drug addicts, alcoholics, or the aged.

“Immediate Family Member” means a Covered Person’s spouse, child, brother, sister, parent, grandparent, or in-laws.

“Incurral Period” means the number of days between the date of injury or initial presence of symptoms of a sickness and the date that treatment was first sought.

“Injury” means accidental bodily harm sustained by a Covered Person that results directly and independently from all other causes from a Covered Accident. The Injury must be caused solely through external, violent, and accidental means. All injuries sustained by one person in any one Covered Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury.

“Insured” means a person in a Class of Eligible Persons for whom the required premium is paid making insurance in effect for that person.

“Medical Emergency” means a condition caused by an Injury or Sickness that manifests itself by symptoms of sufficient severity that a prudent lay person possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the health of the person in serious jeopardy.

“Medically Necessary” means a treatment, service, or supply that is:

- 1) required to treat an Injury;
- 2) prescribed or ordered by a Doctor or furnished by a Hospital;
- 3) performed in the least costly setting required by the Covered Person's condition; and
- 4) consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered.

Purchasing or renting

- 1) air conditioners;
- 2) air purifiers;
- 3) escalators or elevators in private homes;
- 4) eye glass frames or lenses;
- 5) hearing aids;
- 6) swimming pools or supplies for them; and
- 7) general exercise equipment are not

Medically Necessary. A service or supply may not be Medically Necessary if a less intensive or more appropriate diagnostic or treatment alternative could have been used. We may consider the cost of the alternative to be the Covered Expense.

“Pre-existing Condition” means an illness, disease, or other condition of the Covered Person that in the 3 months period before the Covered Person's coverage became effective under the Policy:

- 1) first manifested itself, worsened, became acute, or exhibited symptoms that would have caused a person to seek diagnosis, care, or treatment; or
- 2) required taking prescribed drugs or medicines, unless the condition for which the prescribed drug or medicine is taken remains controlled without any change in the required prescription; or
- 3) was treated by a Doctor or treatment had been recommended by a Doctor.

“Sickness” means an illness, disease, or condition of the Covered Person that causes a loss for which a Covered Person incurs medical expenses while covered under this Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness.

“Trip” means travel by air, land, or sea from the Covered Person's Home Country or Country of Residence.

“Usual and Customary Charge” means the average amount charged by most providers for treatment, service, or supplies in the geographic area where the treatment, service, or supply is provided.

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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.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.