



## COVERAGE SUMMARY

Coverage: Foreign Travel Insurance Program

Policy Term: July 2, 2009 – July 2, 2010

Policy Number: PHFD37052838

Insurer: ACE USA- U.S. International Advantage Program

Named Insured: California State University Trustees, California State University and its Members

Coverage Territory: ANYWHERE IN THE WORLD but excluding:

1. the United States of America (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:	<b>Primary General Liability</b>	\$5,000,000
	<i>Coverage for injury to participants and for legal action outside the U.S.</i>	
	<b>Coverage B – Personal Injury &amp; Advertising Injury – Aggregate Limit</b>	\$5,000,000
	<b>Coverage C – Medical Payments Coverage</b>	\$ 10,000
	<i>Medical Expense Limit</i>	
	<b>Employee Benefits Liability Endorsement (Claims Made Coverage)</b>	\$1,000,000
		<i>Each Claim (Subject to \$1,000 Deductible per claim)</i>
	<b>Excess Hired &amp; Non-owned Auto Liability</b>	\$1,000,000
		<i>Combined Single Limit BI/PD Any One Accident</i>
	<i>Excess Coverage covering owned, non-owned and hired autos</i>	
	Excess Hired Auto Physical Damage Any One Occurrence	\$ 100,000
		<i>Any One Accident/Any One Policy Period</i>
	Excess Medical Payments Each Person	\$ 25,000
	Excess Medical Payments Each Accident	\$ 25,000

This summary of the policy terms is provided for information only. It does not convey any rights upon the insurance nor alter its condition for coverage. Please refer to the actual policy for full disclosure of the policy terms.

Coverage (cont'd):	<b>Primary Foreign Workers' Compensation</b>	State of Hire Benefits
	<ul style="list-style-type: none"> <li>◆ <i>North Americans – Employees who are citizens or legal permanent residents of the United States (including its territories and possessions), and Puerto Rico</i></li> <li>◆ <i>Third Country Nationals – employees who are not citizens of the country of their workplace</i></li> <li>◆ <i>Local Nationals – employees while traveling outside the country of their workplace and who are citizens of the country of their workplace</i></li> </ul>	
	<b>Executive Assistance Services (including Repatriation)</b>	\$1,000,000
		<i>Policy Limit for Medical Assistance Services</i>
	Employers Liability Bodily Injury by Accident	\$1,000,000
	Employers Liability Bodily Injury by Disease (ea Employee) <i>(incl. Endemic disease)</i>	\$1,000,000
	Employers Liability Bodily Injury by Disease Policy Limit <i>(incl. Endemic disease)</i>	\$1,000,000
	Employee Repatriation	\$1,000,000
	<i>If medically necessary to repatriate the employee to a facility which is in the country of residence of the employee or a location in the country of which the employee is a citizen, following stabilization</i>	
	<b>Primary Accident &amp; Sickness</b>	
	Employee Accidental Death & Dismemberment	\$ 250,000
	Student Accidental Death & Dismemberment	\$ 100,000
	<i>Pays 100% of "reasonable &amp; customary" in-hospital and outpatient charge</i>	
	Employee Medical Coverage Limit	\$ 250,000
	Student Medical Coverage Limit	\$ 100,000
	Deductible <i>(per occurrence applies to Med Expenses)</i>	\$ 50
	<i>Provides for emergency medical access to qualified, English-speaking physicians, verifies benefits and coordinates claims anywhere in the world</i>	
	Dental expenses resulting from an accident/injury	\$ 1,000
	Employee Aggregate Limit	\$1,500,000
	Student Aggregate Limit	\$2,000,000
	Emergency Medical Evacuation	\$1,000,000
	Emergency Medical Evacuation Aggregate	\$1,000,000
	<i>Determines adequate medical facilities and if not available locally, arrangements and payments for emergency medical evacuation under medical supervision, if necessary, to the nearest location with adequate facilities</i>	
	Repatriation of mortal remains	Included
	<i>If medically necessary to repatriate the employee to a facility which is in the country of residence of the employee or a location in the country of which the employee is a citizen, following stabilization</i>	

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