

## COVERAGE SUMMARY

Coverage:	Foreign Travel Insurance Program	
Policy Term:	July 2, 2008 – July 2, 2009	
Policy Number:	PHFD37064994	
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>Excess Hired &amp; Non-owned Auto Liability</b>	\$1,000,000
	<i>Excess Coverage covering owned, non-owned and hired autos</i>	
	Excess Hired Auto Physical Damage Any	\$ 100,000
	One Occurrence	
	Excess Medical Payments Each Person	\$ 25,000
	Excess Medical Payments Each Accident	\$ 25,000
	<b>Primary Foreign Workers' Compensation</b>	State of Hire Benefits
	◆ <i>North Americans – Employees who are citizens or legal permanent residents of the United States (including its territories and possessions), and Puerto Rico</i>	
	◆ <i>Third Country Nationals – employees who are not citizens of the country of their workplace</i>	
	◆ <i>Local Nationals – employees while traveling outside the country of their workplace and who are citizens of the country of their workplace</i>	
	Employers Liability Bodily Injury by Accident	\$1,000,000
	Employers Liability Bodily Injury by Disease (ea Emp)	\$1,000,000

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.

	\$1,000,000
Employers Liability Bodily Injury by Disease Policy Limit	
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>	
Accidental Death and Dismemberment	\$ 100,000
<i>Pays 100% of “reasonable &amp; customary” in-hospital and outpatient charge</i>	
Medical Coverage Limit	\$ 100,000
Deductible	\$ 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 are not available locally, arrangement and payment 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>	
Executive Assistance Services	Included
<ul style="list-style-type: none"> <li>◆ <i>Provides for emergency medical, travel, personal and security services – 24 hour coverage, from the time the participant leaves until they return.</i></li> <li>◆ <i>Supplies embassy and consular contacts worldwide, and assists in replacing lost documents</i></li> <li>◆ <i>Legal Assistance – connects participants with local attorneys familiar with court systems in foreign countries, and provides local language translation services</i></li> <li>◆ <i>Security Assistance – offers pre-trip security briefings and updated reports on security situations in cities worldwide</i></li> </ul>	

---

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.

# CSURMA California State University Risk Management Authority

Program Directors: ALLIANT INSURANCE SERVICES, INC.  
600 Montgomery Street, 9<sup>th</sup> Floor, San Francisco, CA 94111-2711 Tel (415) 403-1400 Facsimile (415) 402-0773

**Premium Rates:** Faculty/Staff – Trips up to 15 days duration: \$50.00 per trip/faculty  
Trips up to 30 days duration: \$65.00 per trip/faculty

Students: Trips up to 15 days duration: \$40.00 per trip/student  
Trips up to 30 days duration: \$50.00 per trip/student

***Trips more than 30 days: Submit for Underwriter approval***

Claims Administration: Worldwide Assistance Services, Inc.  
USA or Canada: (800) 766-8206  
International: Call collect via International Operator  
(202) 659-7777

Claims Reporting: (866) 809-0396 extension: 6400  
After Hours: (800) 523-9254  
Direct: (770) 810-1130  
Email: USI-FirstNoticeofLoss@ace-ina.com

---

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.