# CSU Foreign Travel Insurance Program (FTIP)

## COVERAGE SUMMARY

### NAMED COVER ENTITY:
1. California State University Risk Management Authority (CSURMA)
2. California State University (CSU)
3. CSU Auxiliary Organizations

### COVERAGE TERRITORY:
**ANYWHERE IN THE WORLD** 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:

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Primary General Liability</strong></td>
<td></td>
</tr>
<tr>
<td>Coverage A – Bodily Injury/Property Damage Each Occurrence</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Aggregate Limit/Products/Completed Ops</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Premises Damage Limit</td>
<td>$1,000,000</td>
</tr>
<tr>
<td>Coverage B – Personal Injury &amp; Advertising Injury – Aggregate Limit</td>
<td>$5,000,000</td>
</tr>
<tr>
<td>Coverage C – Medical Expense Limit (any one person)</td>
<td>$10,000</td>
</tr>
<tr>
<td>Employee Benefits Liability Endorsement- Each Claim (Subject to $1,000 Deductible) (Claims Made Coverage) and Annual Aggregate</td>
<td>$1,000,000</td>
</tr>
</tbody>
</table>

| Contingent Auto Liability (Excess)                |                               |
| Bodily Injury/Property Damage Liability Each "accident" | $1,000,000                   |
| Hired Auto Physical Damage/any one policy period   | $100,000                      |
| Auto Medical Payments/each person/ each accident   | $25,000                       |

**Employers Responsibility Coverage Voluntary Compensation**

<table>
<thead>
<tr>
<th>State of Hire</th>
<th>North Americans – State of Hire</th>
</tr>
</thead>
<tbody>
<tr>
<td>Country Origin</td>
<td>Third Country Nationals – Country of Origin</td>
</tr>
<tr>
<td></td>
<td>Local Nationals – Country of Origin</td>
</tr>
</tbody>
</table>

**Employers Liability**

| 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) | $1,000,000 |

**Primary Accident or Sickness Expense Benefit**

<table>
<thead>
<tr>
<th>Benefit Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee/Student (Primary Accident or Sickness Expense Benefit)</td>
<td>$250,000</td>
</tr>
<tr>
<td>Spouse/Dependent/Volunteer (Primary Accident or Sickness Expense Benefit)</td>
<td>$250,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Condition Treated as any other medical condition</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum for Dental Treatment – Injury Only</td>
<td>$1,000</td>
</tr>
<tr>
<td>Alleviation of Pain – Maximum</td>
<td>$500</td>
</tr>
<tr>
<td>Maximum for Therapeutic Termination of Pregnancy</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 Deductible per Covered Accident or Sickness</td>
<td>$0</td>
</tr>
<tr>
<td>364 Maximum Period of Coverage</td>
<td>$0</td>
</tr>
<tr>
<td>Incurral Period: 60 days after the date of Covered Accident or Sickness</td>
<td>$0</td>
</tr>
</tbody>
</table>

**Emergency Medical Benefits**

Up to $10,000 Emergency Medical Benefit Maximum

---

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.
CSU Foreign Travel Insurance Program (FTIP)

COVERAGE SUMMARY

INSURER:
ACE USA – U.S
International Advantage Program

POLICY TERM:
July 1, 2017 to July 1, 2018

LIMITS / SUB-LIMITS:

**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

**Aggregate Limit Benefit**
$3,000,000 Aggregate Limit/Benefit Maximum

**Accidental Death & Dismemberment Benefit**

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

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

**Trip Interruption Benefit**
$2,500 Benefit Maximum
Reimbursement of cost for one-way economy air/or ground transportation ticket, up to 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 Maximum
Limited self-insured coverage for trip cancellation, addressing the cost of cancelling or early return from travel triggered by critical events that may not be covered under the insurance program.

COMMENTS / CONDITIONS:

1. Trips need to be reported
2. For any high hazardous / war risk country both the Campus President and Chancellor’s Office approvals are required

QUESTIONS:

Stacey Weeks
(415) 403-1448
sweeks@alliant.com

Van Rin
(415) 403-1408
vrin@alliant.com

Rob Leong
(415) 403-1441
rleong@alliant.com

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.
CSU Foreign Travel Insurance Program (FTIP)

COVERAGE SUMMARY

INSURER:
ACE USA – U.S
International Advantage
Program

POLICY TERM:
July 1, 2017 to
July 1, 2018

QUESTIONS:
Stacey Weeks
(415) 403-1448
sweeks@alliant.com

Van Rin
(415) 403-1408
vrin@alliant.com

Rob Leong
(415) 403-1448
Rleong@alliant.com

TRAVEL ASSISTANCE:
ACE Travel Assistance Program
1-855-327-1414 (Toll-Free)
1-630-9764 (Direct Dial)
Email: medassist-usa@axa-assistance.us

Policyholder: California State University RMA
Policy Number: ADDN04950872R
Assistance Provider: AXA Assistance USA, Inc.

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.