



California State University Risk Management Authority

## CSU Foreign Travel Insurance Program (FTIP) July 1, 2014 – July 1, 2015

**Insurer:**

ACE USA – U.S International Advantage Program

**Policy No.:**

GLMN04950872R (A&H)

PHFD37951249 (Casualty)

**Named Cover Entity:**

California State University Risk Management Authority (CSURMA)

California State University (CSU)

CSU Auxiliary Organizations

**Coverage Territory:**

ANYWHERE IN THE WORLD but 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:**

*Primary General Liability*

\$5,000,000	Coverage A – Bodily Injury/Property Damage Each Occurrence
\$5,000,000	Aggregate Limit/Products/Completed Ops
\$1,000,000	Premises Damage Limit
\$5,000,000	Coverage B – Personal Injury & Advertising Injury – Aggregate Limit
\$10,000	Coverage C – Medical Expense Limit (any one person)
\$1,000,000	Employee Benefits Liability Endorsement- Each Claim (Subject to \$1,000 Deductible) (Claims Made Coverage) and Annual Aggregate

*Contingent Auto Liability (Excess)*

\$1,000,000	Bodily Injury/Property Damage Liability Each “accident”
\$100,000	Hired Auto Physical Damage/any one policy period
\$25,000	Auto Medical Payments/each person/ each accident

*Employers Responsibility Coverage Voluntary Compensation*

State of Hire	North Americans – State of Hire
Country Origin	Third Country Nationals – Country of Origin
Country Origin	Local Nationals – Country of Origin

*Employers Liability*

\$1,000,000	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)

*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) July 1, 2014 – July 1, 2015

### *Primary Accident or Sickness Expense Benefit*

\$250,000	Employee/Student (Primary Accident or Sickness Expense Benefit)
\$250,000	Spouse/Dependent/Volunteer (Primary Accident or Sickness Expense Benefit)
Treated as any other medical condition	Maximum Preexisting Conditions
\$1,000	Maximum for Dental Treatment – Injury Only
\$500	Alleviation of Pain – Maximum
\$2,000	Maximum for Therapeutic Termination of Pregnancy
	\$0 Deductible per Covered Accident or Sickness
	364 Maximum Period of Coverage
	Incurral Period: 60 days after the date of Covered Accident or Sickness

### *Emergency Medical Benefits*

Up to \$10,000 Emergency Medical Benefit Maximum

### *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

### *Political Evacuation & Repatriation Benefit War Risk Coverage*

\$2,000,000 Aggregate Limit/Benefit Maximum

### *Accidental Death & Dismemberment Benefit*

\$100,000 Employee / Student – AD&D Benefit  
 \$50,000 Spouse / Children – AD& D Benefit

### *Trip Cancellation*

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

### *Trip Interruption Benefit*

\$2,500 Benefit Reimbursement of cost for one-way economy air/or ground transportation ticket, up to Maximum  
 Maximum 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.

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.



California State University Risk Management Authority

## CSU Foreign Travel Insurance Program (FTIP) July 1, 2014 – July 1, 2015

### *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.

### **Premium Rate:**

<i>Number of Travel Days</i>	<i>Employee</i>	<i>Student</i>
1 - 15	\$ 60.00	\$ 50.00
16 - 31	\$ 75.00	\$ 60.00
32 - 90	\$ 140.00	\$ 120.00
91- 180	\$ 260.00	\$ 250.00
181- 270	\$ 320.00	\$ 300.00
271-364	\$ 475.00	\$ 450.00
365+	Contact Alliant	Contact Alliant

**Note:** Additional Premium for high-hazardous / war risk countries. Contact Alliant Program Administrator for details.

### **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

### **Travel Assistance:**

ACE Travel Assistance Program  
 1-800-243-6124 (Inside the USA)  
 1-202-659-7803 (Outside USA Call Collect)  
 Email: [OPS@europassistance-use.com](mailto:OPS@europassistance-use.com)

Plan Number: 01AH585  
 Policyholder: California State University Trustees  
 Policy Number: ADDN04950872R  
 Assistance Provider: EuropAssistance USA

*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.*