

Foreign Travel Abroad

Only Available to Property & Casualty Participants

TRAVEL, ACCIDENT, AND SICKNESS COVERAGE ELIGIBILITY:

Faculty, Students, Volunteers, Alumni and their dependents while on Institution sponsored events outside of the U.S., their Territories and Possessions, and Canada. Dependents include spouses and children between the age of 6 months and 18 years or up to 23 years if a full time student and dependent.

ACCIDENTAL DEATH & DISMEMBERMENT:

\$200,000 each Insured Person
\$2,000,000 Aggregate Any One Accident All Insured Persons

ACCIDENT AND SICKNESS Medical Expenses: \$100,000 Each Insured Person Each Injury or

Sickness

- The initial Loss must occur while the Eligible Person is participating in an institution-sponsored trip overseas.
- A \$500 deductible per person per injury will apply.
- A \$10,000 deductible will apply to Mental Disorders.
- A Personal Sojourn extension provides up to 14 days of personal travel in conjunction with the institution sponsored trip.
- Pre-existing conditions have a \$1,500 limit.

EMERGENCY MEDICAL EVACUATION:

\$200,000 Each person Each Injury or Sickness

EMERGENCY FAMILY TRAVEL:

\$100,000 Each Insured person
\$100,000 Maximum any one accident of sickness

REPATRIATION OF REMAINS:

\$100,000 Each person
\$100,000 Maximum all Insured Persons each Accident or Sickness

MAJOR EXCLUSIONS:

Loss incurred as a result of: Suicide, Drug Addiction, Alcoholism, AIDS, Routine Care, Dental, Pregnancy, Athletic or Sporting Events*, Travel to Iraq, Afghanistan or countries who have trade sanctions imposed by the United States Government

* Includes: Football, Boxing, Gymnastics, Ice Hockey, Lacrosse, Martial Arts, Rodeo, Skiing (water or snow), Surfing, Swimming, Diving, Wrestling, and Equestrian when the nature of the trip is the excluded sporting event but not when an individual participates on their own initiative. Excluded at all times are skydiving/parachuting, hang gliding, bungee jumping, scuba diving, mountain climbing, pot-holing, zip-lining or while riding on a motorcycle.

AUTOMOBILE LIABILITY:

When renting a vehicle, coverage **MUST ALWAYS BE PURCHASED** from the rental company. Coverage shown below is **NOT primary and does NOT** comply with individual countries legal requirements.

NonOwned Automobile Liability

\$1,000,000

Hired Automobile Physical Damage

\$10,000 Each Auto

\$1,000 Deductible Each Loss

INSURER:

Chartis and WorldRiskTravel Assist

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