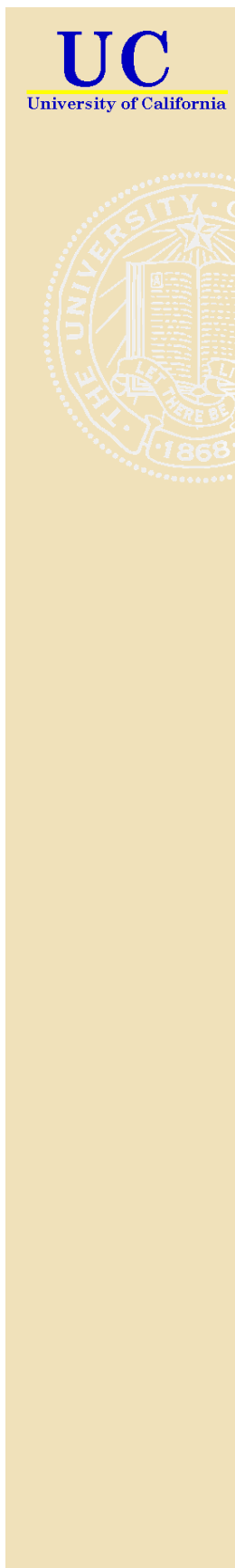


UNIVERSITY OF CALIFORNIA

Student Off-Campus Travel Benefits Summary

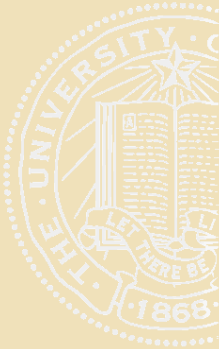
Policy # ADD N04223822

Effective October 1, 2017



Accidental Death & Dismemberment	
<i>Benefit Amount</i>	
▪ Registered Students and Traveling Companions*	\$25,000
Aggregate Limit/per Aircraft Accident	\$2,500,000
Covered Losses (% of benefit amount)	
▪ Life, Two or More Members (hand, foot, sight in 1 eye, speech or hearing in both ears)	100%
▪ Quadriplegia Paraplegia or Hemiplegia	200%
▪ Uniplegia	50%
Other Provisions	
▪ Seat Belt (accidental death)	\$10,000
▪ Air Bag (if seat belt worn)	\$10,000
▪ Emergency Medical Evacuation	100% of covered expenses
▪ Repatriation of Remains	100% of covered expenses
▪ Travel Assistance Services (When student traveler 100+ miles from home)	Services include pre-trip assistance, arrangements for emergency medical care and emergency message assistance as well as emergency medical evacuation and repatriation of remains
Covered Activities	
▪ UC-sponsored and supervised off-campus travel Personal Deviation coverage	Includes 7 days Foreign personal deviation or 3 days Domestic personal deviation
Accident/Sickness Medical Expense Benefit (Class 1 only)	
▪ Benefit Maximum	U.S. - \$15,000/occurrence
▪ Deductible	\$0
▪ Co-insurance	100% of usual and customary charges
THE FOLLOWING BENEFITS ARE ONLY APPLICABLE WHILE TRAVELING OUTSIDE THE U.S. OR YOUR HOME COUNTRY	
Out of Country Medical Expense Benefit	
▪ Benefit Maximum (Classes 1 & 7)	\$500,000
▪ Deductible	\$0
▪ Co-insurance	100% of usual and customary charges
▪ Security Extraction (non-medical)	100% of covered expenses, \$50,000 maximum \$1,000,000 aggregate limit
▪ Mental & Nervous Disorders: expenses for treatment of a disorder, while hospital confined or on an outpatient basis. Benefits are limited to 1 treatment per day.	Included in the Benefit Maximum.
Personal Property – Lost or stolen	
▪ Personal Property means personal goods belonging to the Covered Person or for which the Covered Person is responsible and are taken on a business Trip or acquired during the Trip.	Up to \$5,000 per trip (\$2,500 maximum per item) Replacement costs are calculated on the basis of the depreciated standard for the specific personal item claimed and its average usable period.
▪ Lost Luggage	Up to \$2,000 per trip (\$1,000 internal limit/item), subject to a \$25.00 deductible
▪ Trip Cancellation or Interruption	Up to \$2,000/occurrence
▪ Trip Delay	\$300/day, up to 5 days
▪ Family Reunion	\$5,000 per trip
▪ Emergency Hotel Convalescence	\$100/day up to a maximum of \$700

THE BENEFITS SUMMARY INCLUDES CERTAIN INSURANCE PROVISIONS; **INSURANCE CONTRACTS GOVERN.**
INSURED BY ACE AMERICAN INSURANCE COMPANY



* "Traveling Companion" means a person or persons with whom the student has coordinated travel arrangements and intends to travel with during the covered trip. A group or tour leader is not considered a Traveling Companion, unless the student is sharing room accommodations with the group or tour leader.

What's not covered?

No benefits will be paid for any loss or Injury that is caused by, or results from:

- intentionally self-inflicted Injury, suicide or attempted suicide (applicable to Accidental Death and Dismemberment only)
- war or any act of war, whether declared or not.
- a Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days.
- sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food.
- piloting or serving as a crewmember in any aircraft (except as provided by the policy).
- commission of, or attempt to commit, a felony.

In addition, no benefits will be paid for any loss, treatment, or services resulting from or contributed to by:

- Routine physicals and care of any kind.
- Routine dental care and treatment.
- Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury.
- Mental and nervous disorders (except as provided by the policy).
- Pregnancy or childbirth. This does not apply if treatment is required as a result of a Medical Emergency.
- Routine nursery care.
- Eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof; eyeglasses, contact lenses, and hearing aids.
- Services, supplies, or treatment including any period of Hospital confinement which is not recommended, approved, and certified as medically necessary and reasonable by a Doctor, or expenses which are non-medical in nature.
- Treatment or service provided by a private duty nurse.
- Treatment by any Immediate Family Member or member of the Insured's household.

Lost Baggage and Personal Property Benefits will not be paid for::

- more than \$1,000 for Lost Baggage and \$2,500 for Personal Property with respect to any one article or set of articles;
- vehicles (including aircraft and other conveyances) or their accessories or equipment, unless the equipment is directly related to the business of the Policyholder or the Covered Person's study program;
- loss or damage due to:
 - moth, vermin, insects or other animals;
 - wear and tear; atmospheric or climatic conditions or gradual deterioration or defective materials or craftsmanship;
 - mechanical or electrical failure;
 - any process of cleaning, restoring, repairing or alteration;
- more than a reasonable proportion of the total value of the set where the loss or damaged article is part of a set or pair;
- devaluation of currency or shortages due to errors or omissions during monetary transactions;
- more than \$500 with respect to cash;
- any loss not reported to either the police or transport carrier within 24 hours of discovery;
- any loss due to confiscation or detention by customs or any other authority; or
- any loss or damage directly or indirectly caused by declared or undeclared war or any act thereof.

If we determine the benefits paid under this Rider are eligible benefits under any other benefit plan, we may seek to recover any expenses covered by another plan to the extent that the Insured is eligible for reimbursement.

IMPORTANT NOTICE

The policy provides travel insurance benefits for students traveling outside of their home country. The policy does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to www.HealthCare.gov and Covered California <https://www.coveredca.com>