



# 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

**POLICY NO:**  
GLMN004950872R



### QUESTIONS:

**Stacey Weeks**  
(415) 403-1448  
[sweeks@alliant.com](mailto:sweeks@alliant.com)

**Van Rin**  
(415) 403-1408  
[vrin@alliant.com](mailto:vrin@alliant.com)

**Rob Leong**  
(415) 403-1448  
[rleong@alliant.com](mailto:rleong@alliant.com)

### 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:

#### 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)

#### 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

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.

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### LIMITS / SUB-LIMITS:

#### **Emergency Medical Evacuation**

100% of Emergency Medical Evacuation Benefit Maximum  
Covered  
Expense

#### **Repatriation of Remains Benefit**

100% of Repatriation of Remains Benefit Maximum  
Covered  
Expense

#### **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 Reimbursement of non-refundable covered expenses paid for trip up to Benefit  
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  
Maximum 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 Limited self-insured coverage for trip cancellation, addressing the cost of  
Maximum 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



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**TRAVEL ASSISTANCE:**

ACE Travel Assistance Program  
1-630-9764 (Direct Dial)  
Email: [medassist-usa@axa-assistance.us](mailto: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.*