

# Foreign Travel Insurance Coverage

Only Available to Property & Casualty Participants

9/1/2010 – 3/1/2012

## TRAVEL, ACCIDENT, AND SICKNESS COVERAGE ELIGIBILITY:

Faculty, Students, Trustees, Volunteers, Alumni and their dependents while on Institution sponsored events outside of the U.S., its Territories and Possessions, and Canada. Dependents include spouses (50% of limits) and children (10% of limits) between the age of 6 months and 18 years or up to 23 years if 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 \$250 deductible per person per injury will apply.
- A \$10,000 deductible will apply to Mental Disorders.
- Security Evacuation coverage up to \$50,000 limit per event
- Pre-existing conditions have a \$1,500 limit
- Medical coverage is for emergency injury or sickness during the travel
- Unlimited Personal Sojourn

**EMERGENCY MEDICAL EVACUATION:**                   **\$200,000 Each person Each Injury or Sickness**

- Must be ordered by Travel Assist or a Physician who certifies the necessity of the evacuation

**EMERGENCY FAMILY TRAVEL:**                           **\$100,000 Each Insured person**  
**\$100,000 Maximum any one Accident or Sickness**

**REPATRIATION OF REMAINS:**                           **\$1,000,000 Each person**  
**\$1,000,000 Maximum all Insured Persons any one**  
**Accident or Sickness**

**MAJOR EXCLUSION(S):**                                   **Loss incurred as a result of: Suicide, Drug Addiction,**  
**AIDS, Routine or Elective Care, Normal Dental, Acne,**  
**Pregnancy, Specified Athletic or Sporting Events\*, Travel**  
**to Iraq or Afghanistan, OFAC sanctions\*\***

\* Defined as: Football, Boxing, Gymnastics, Ice Hockey, Lacrosse, Martial Arts, Rodeo, Skiing (water or snow), Surfing, Swimming, Diving, Wrestling, and Equestrian when participating in the excluded sporting event professionally or representing the college but not when an individual participates at their own initiative.

Excluded at all times are skydiving/parachuting, hang gliding, bungee jumping, mountain climbing, pot-holing, zip-lining, and motorcycle riding.

Scuba Diving is excluded at all times except as an assigned part of a curriculum of study for credit.

\*\*excluded are payment of losses if sanctioned by OFAC but the actual countries are not excluded.

## 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
Owned and Hired Automobile Physical Damage	\$10,000 Each Auto
	\$1,000 Deductible Each Loss

**INSURER:** Insurance Company of the State of Pennsylvania, a Chartis Company,  
Services provided by Travel Guard.

