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.
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**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:
- $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
- Incurred Period: 60 days after the date of Covered Accident or Sickness

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**Emergency Medical Benefits**
- Up to $10,000 Emergency Medical Benefit Maximum

**Emergency Medical Evacuation**
- 100% of Covered Expense

**Repatriation of Remains Benefit**
- 100% of 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

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

**Trip Interruption Benefit**
- $2,500 Benefit Maximum
- Reimbursement of cost for one-way economy air/or ground transportation 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.

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