

# Foreign Travel Insurance Coverage

**Only Available to Property & Casualty Participants**

**August 1, 2013 – August 1, 2014**

## TRAVEL, ACCIDENT, AND SICKNESS COVERAGE ELIGIBILITY:

Faculty, Students, Trustees, Volunteers, Chaperones, Alumni, and Other Participants while on Institution sponsored events outside of the U.S., its Territories and Possessions. Coverage now extends to Canada. Dependents include spouses and children, who may receive full limits while accompanying a covered traveler.

**ACCIDENTAL DEATH & DISMEMBERMENT:** **\$200,000 Each Insured Person**  
**\$2,000,000 Aggregate Any One Accident All Insured Persons**

## TRAVEL ACCIDENT AND SICKNESS

**Emergency 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.
- Security Evacuation coverage up to \$100,000 limit per person per event
- Natural Disaster Evacuation coverage up to \$50,000 limit (total for all institutions)
- Pre-existing conditions have a \$3,000 limit with a \$500 deductible
- Medical coverage is for emergency injury or sickness during the travel
- Unlimited Personal Sojourn for pre- or post-trip travel outside U.S.

**EMERGENCY MEDICAL EVACUATION:** **\$1,000,000 Each person**

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

## EMERGENCY FAMILY TRAVEL

**for Designated Companion:** **Coach Airfare plus \$300 / day in expenses up to \$5,000/incident**

**MEDICAL REPATRIATION:** **\$1,000,000 Each person**  
**\$1,000,000 Policy Limit each Institution**

**MAJOR MEDICAL EXCLUSION(S):** **Loss incurred as a result of: Suicide\*, AIDS, Routine or Elective Care, Normal Dental, Acne, Pregnancy, Specified Athletic or Sporting Events.\***

**Payments under this policy will be made in full compliance with any OFAC (Office of Foreign Assets Control) trade sanctions.**

\*Repatriation of Remains after Suicide is covered, but medical care for self-inflicted injury is not.

\*\* Specific Athletic Sporting Events are defined as: Football, Boxing, Gymnastics, Ice Hockey, Lacrosse, Martial Arts, Rodeo, Skiing (water or snow), Surfing, Swimming, Diving, Wrestling, Basketball, Baseball, 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: 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.

## 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.

**Non-Owned Automobile Liability** **\$1,000,000**  
**Hired Automobile Physical Damage** **\$25,000 Each Auto**  
**\$1,000 Deductible Each Loss**

**INSURER:** Navigators Insurance Company  
Travel Assistance Services provided by FrontierMEDEx.