

At A Glance

This SyracuseAbroad International Travel Insurance program is part of the university's commitment to protecting the health, safety and security of our students and faculty — wherever you may go around the world.

Policy No.	GLM N06523742
Covered Persons (Class 1)	Students, guests*, and volunteers enrolled in international Education Abroad Program temporarily pursuing educational activities outside of the United States and their Home Country. Trip must be authorized by SyracuseAbroad.
Covered Activities	Educational Travel while traveling: 1) outside of your Home Country; 2) up to 365 days; and 3) engaging in an educational Trip authorized by Syracuse University. <i>During your trip, "Personal Deviation" coverage is included. Personal Deviation is "An activity that is not reasonably related to the Covered Activity; and 2) Not incidental to the purpose of the Trip; and 3) not to exceed 7 days.</i>

Medical & AD&D Benefits

Benefit / Feature	Maximum Limits (max.) or Other Information
Accidental Death & Dismemberment (AD&D)	\$25,000 Principal Sum max., subject to \$1,000,000 Aggregate max. per Accident. <ul style="list-style-type: none"> Benefit amounts are a % of Principal Sum, based on types of losses as scheduled in the Policy. Scheduled Losses include: <ul style="list-style-type: none"> Life, limbs and sight, speech and hearing; Paralysis; and Coma
Common Carrier Accidental Death	\$100,000 Principal Sum max., subject to \$1,000,000 Aggregate max. per Accident.
Medical Expense Benefits (accidental Injury or Sickness) <i>Benefits are only payable: 1. for Usual and Customary Charges incurred; 2. for those Medically Necessary Covered Expenses that the Covered Person incurs; 3. for charges incurred for services rendered to the Covered Person while on a covered Trip; and 4. provided the first charge is incurred within 30 (thirty days)</i> <i>"Medically Necessary" means a treatment, service, or supply that is: 1) required to treat an Injury or Sickness; 2) prescribed or ordered by a Doctor or furnished by a Hospital; 3) performed in the least costly setting required by the Covered Person's condition; and 4) consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered.</i>	\$300,000 max. <ul style="list-style-type: none"> Maximum is subject to inside limitations: <ul style="list-style-type: none"> Injuries resulting from skiing: \$10,000 max. Newborn Nursery Care: \$500 max. Therapeutic Termination of Pregnancy: \$500 max. Chiropractic Care: \$50 per visit, 10 visits up to \$500 max. Emergency Hotel Convalescence: \$100 per day, 7 days Mental Nervous Treatment: Inpatient: \$5,000 max. (30 days) Outpatient: \$2,500 max. (10 visits) Dental Treatment (Injury or alleviation of Sudden Pain): \$250 per tooth / \$500 max. Room & Board Charges: Average rate of a semi-private room ICU Room & Board Charges: Two (2) times the average rate of a semi-private room Benefit Period: 52 Weeks <i>Other inside limitations may apply.</i>
Medical Evacuation & Repatriation, or Return of Mortal Remains *	100% of the Covered Expenses up to \$250,000 max.
Emergency Reunion Benefit	\$5,000 max. <ul style="list-style-type: none"> Includes cost of one economy airline ticket and other travel related expenses not to exceed \$300/day up to 10 days max.
Home Country Emergency Benefit	\$10,000 max. (up to 30 days) <ul style="list-style-type: none"> Condition must have occurred and been treated while on covered Trip.

Non-Medical Benefits

Benefit / Feature	Maximum Limits (max.) or Other Information
Security Evacuation *	<p>\$100,000 max., subject to \$1,000,000 Aggregate max. per Occurrence</p> <ul style="list-style-type: none"> • Transportation to the Nearest Place of Safety, expenses for food, lodging and physical protection (when necessary); and Post Evacuation (w/in 5 days) - Back to the Host Country if safe and permitted; Home Country; or where the educational institution that sponsored the trip is located. • Triggers: <ul style="list-style-type: none"> - Political or military events in Host Country, if Appropriate Authority(ies) issue an advisory stating that citizens of the Participant's Home Country or Host Country should leave. - Natural Disaster (within 7 days) - area is deemed uninhabitable or dangerous. - Reported kidnapping or a missing person of the Participant by local or international authorities and, when found, his or her safety and/or well-being are in question (within 7 days). - Deliberate physical harm or a threat against Participant's health and safety. - Expulsion from a Host Country or being declared persona non-grata.
Trip Cancellation	<p>\$1,500 max.</p> <p>Triggers:</p> <ul style="list-style-type: none"> • Serious Injury, Sickness, or death to the Participant or a Family Member • Terrorism within 45 days of departure date. <p>PLEASE SEE SUMMARY OF BENEFITS FOR FURTHER DETAIL & EXCLUSIONS.</p>
Trip Delay	<p>\$500 max. (\$100 per day, up to 5 days)</p> <ul style="list-style-type: none"> • 12 hour delay period deductible/trigger <p>PLEASE SEE SUMMARY OF BENEFITS FOR FURTHER DETAIL & EXCLUSIONS.</p>
Trip Interruption	<p>\$1,000 max.</p> <ul style="list-style-type: none"> • One-way economy air and/or ground transportation fare • Triggers: <ul style="list-style-type: none"> - Unforeseen injury or sickness of the Insured or a family member. - Death of a family member; - Substantial destruction of the Insured's principal residence by fire/weather <p>PLEASE SEE SUMMARY OF BENEFITS FOR FURTHER DETAIL & EXCLUSIONS.</p>
Personal Property	<p>Max: \$250 per item up to \$2,000</p> <ul style="list-style-type: none"> • For replacement of any personal property that is lost or totally destroyed while the Covered Person is on his or her Trip. Covered Person must demonstrate that he or she has taken reasonable precautions for the safety and security of any covered property, and requires certification by a police or security authority in an incident report. • Does not include vehicles or aircrafts, or equipment, or laptops/electronics. Other items are also excluded. <p>PLEASE SEE SUMMARY OF BENEFITS FOR FURTHER DETAIL & EXCLUSIONS.</p>

*** These benefits will not be payable unless International SOS pre-authorizes and renders all services.**

What is Not Covered (abbreviated)

General Exclusions

- Intentionally self-inflicted Injury, suicide or attempted suicide. *
- War or any act of war, whether declared or not.
- Accident that occurs while on active duty in the military, naval or air force.
- Commission of, or attempt to commit, a felony.
- Commission of or active participation in a riot or insurrection.
- Piloting or serving as a crewmember in any aircraft.
- Riding in any aircraft except as a fare-paying passenger on a regularly scheduled airline.
- Driving any vehicle without a proper license.

Medical Expense Exclusions

- Routine, preventative, elective, cosmetic, experimental care/surgery, or immunizations
- Expenses/services not Medically Necessary or Reasonable & Customary
- Eye refractions or examinations
- Treatment by a private duty nurse or Immediate Family Member
- Expenses for which the Covered Person would not be responsible to pay for in the absence of the Policy
- Treatment provided under mandatory government program or facility
- Custodial care
- Services or expenses incurred in the Covered Person's Home Country
- Expenses from travel for the purposes of seeking medical treatment
- Expenses payable by any automobile insurance policy
- Organ or tissue transplants and related services
- Off-road motorized vehicle not designed for use on public streets
- Off-road motorcycling
- Motor vehicle or motorcycle racing of any kind
- Injury sustained while participating in intercollegiate, professional or semi-professional sports.
- Additional limitations may apply to specified treatments

Specific Activities

Injuries resulting from: Mountain climbing (where ropes or guides are used); sky diving; amateur automobile racing; automobile racing or automobile speed contests; bungee jumping; spelunking; white water rafting; surfing; or parasailing.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims.

ADDITIONAL TERMS, CONDITIONS, LIMITATIONS, & EXCLUSIONS APPLY. PLEASE SEE SUMMARY OF BENEFITS FOR FURTHER DETAIL.

Key Definitions

"Home Country" means the country where a Covered Person has his or her true, fixed and permanent home and principal establishment or the United States. **"Sickness"** means an illness, disease, or condition of the Covered Person that causes a loss for which a Covered Person incurs medical expenses while covered under this Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness. **"Injury"** means accidental bodily harm sustained by a Covered Person that results directly and independently from all other causes from a Covered Accident. The Injury must be caused solely through external, violent, and accidental means. All injuries sustained by one person in any one Covered Accident, including all related conditions and recurrent symptoms of these injuries, are considered a single Injury. **Trip** means SyracuseAbroad sponsored travel by air, land, or sea from the Covered Person's Home Country. It includes the period of time from the start of the trip until its end provided the Covered Person is engaged in a Covered Activity or Personal Deviation.

DISCLAIMER

THIS IS NOT AN INSURANCE POLICY AND DOES NOT GUARANTEE COVERAGE. THIS IS A SUMMARY OF THE PROGRAM AND DOES NOT REPRESENT THE ENTIRE INSURANCE CONTRACT TERMS, CONDITIONS AND EXCLUSIONS. INSURANCE BENEFITS ARE UNDERWRITTEN BY ACE AMERICAN INSURANCE COMPANY (A SUBSIDIARY OF CHUBB GROUP OF COMPANIES). IF THERE IS ANY DISCREPANCY BETWEEN THIS SUMMARY AND THE MASTER POLICY, THE MASTER POLICY WILL GOVERN. COMPLETE DETAILS ABOUT THIS PROGRAM ARE CONTAINED IN THE INSURANCE DOCUMENTS THAT COVER THE PROGRAM. SYRACUSE UNIVERSITY RESERVES THE RIGHT TO TERMINATE, SUSPEND, WITHDRAW, AMEND OR MODIFY THIS PROGRAM AT ANY TIME.

For further information or to request a copy of the approved Summary of Benefits, please contact the SyracuseAbroad office or the office of Risk Management.

INSURANCE REIMBURSEMENT CLAIMS: To file a claim for reimbursement, please contact SyracuseAbroad for instruction. You may also contact the claims administrator:

Mail: Administrative Concepts, Inc., 994 Old Eagle School Road, Suite 1005, Wayne, PA 19087-1802
 Call: 1-888-293-9229 (within the US & Canada) or 1-610-293-9229 (Outside the US & Canada)
 E-mail: aciclaims@visit-aci.com
 Reference Policy # GLM N06523742

Emergency Travel Assistance (General, Medical & Security)

With the Travel Assistance benefit, you can receive worldwide medical and security assistance from International SOS ("ISOS"). One phone number will connect you to the International SOS network of medical and professional service teams that operate 24 hours a day, 365 days a year around the world. They will give you expert advice to take care of your medical or security needs - prior to and during your trip. ISOS may also communicate with SyracuseAbroad as needed, depending on the situation, and can contact your family members as well.

INTERNATIONAL SOS

Pre-trip planning, Stay healthy while abroad, Helping you in an emergency, Request for medical care, Assistance while traveling, Security Advice and support

24 Hour Assistance Center

- Dedicated Tel: +1 215 942 8478

Online access to accurate, real-time information

- Go to: www.internationalsos.com
 - Click on: members login
 - Enter member ID: **11BCPA000177**



MEDICAL AND TRAVEL SECURITY ASSISTANCE

SYRACUSE UNIVERSITY
 Membership No: 11BCPA000177
 Dedicated Tel: **+1 215 942 8478** Syracuse University

Call our medical and travel security experts 24/7.
 Call for preventive or emergency enquiries.
 Call before, during and after travel or assignment.

Download the free Assistance App from app.internationalsos.com

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