

# NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Executive Offices: 175 Water Street, 15<sup>th</sup> Floor, New York, NY 10038

(212) 458-5000

(a capital stock company, herein referred to as the Company)

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Policyholder: Coastal Carolina University

Policy Number: GLB 0009153319

## SHORT TERM TRAVEL INSURANCE

### Description of Coverage

This Description of Coverage provides a summary of the important features of the coverage. This is part of the insurance contract. This insurance is provided to Eligible Classes of persons of the Policyholder while those persons are on Covered Trips as defined hereafter.

### ELIGIBLE CLASS(ES) FOR COVERAGE

The persons eligible for coverage are:

1. Registered students, active faculty and staff
2. Registered alumni and community travel program participants whose name is on file.

### SCHEDULE OF BENEFITS

#### Baggage and Personal Effects Benefit

Personal Effects Replacement Maximum .....	\$500
Checked Baggage Delivery Charge Maximum .....	\$100
Lost Checked Baggage/Personal Effects Maximum .....	\$500
Per Article Maximum .....	\$250
Combined Maximum Limit .....	\$500

#### Security Evacuation Benefit

Maximum Security Evacuation Benefit .....	\$100,000
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#### Trip Cancellation/Interruption/Delay Benefit

Trip Cancellation Maximum .....	\$5,000
Trip Interruption Maximum .....	\$6,250
Trip Delay Maximums	
Per Day .....	\$500
Per Trip .....	\$5,000

#### Quarantine Benefit.

Per Day Quarantine Benefit .....	\$250
Maximum Trip Quarantine Benefit .....	\$2,500

#### Principal Sum Benefits

Principal Sum .....	\$10,000
Aggregate Limit .....	\$1,000,000

**Medical Expense Benefit**

Medical Expense Maximum Benefit.....	\$100,000
Percentage Payable.....	100%
Plan Deductible.....	None
Home Country Maximum Limited Applicability – See page 16.....	\$10,000

**Medical Expense Limitations**

- Charges for dental treatment of Injury to sound natural teeth are covered up to a maximum of \$250 per tooth and an overall maximum of \$2,500 per Injury.
- Charges for emergency palliative dental treatment to natural teeth to relieve dental pain is covered up to a maximum of \$500.
- Charges for a Pre-Existing Condition are covered up to a maximum of \$2,500.

Maximum Medical Emergency Guarantee Charge Expense Benefit.....	\$10,000.
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**Repatriation of Remains Benefit**

Maximum Repatriation of Remains Benefit.....	\$100,000
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**Attendor Benefit**

Per Day Allotments	
for lodging.....	\$100
for meals.....	\$50

**Bedside Benefit**

Per Day Allotments	
for lodging.....	\$400
for meals.....	\$100

**Emergency Evacuation with Family Travel Benefit**

Maximum Emergency Evacuation Benefit.....	\$100,000
Family Travel	
Chosen Person Per Day Allotments	
for lodging.....	\$400
for meals.....	\$100
Spouse and Child Per Day Allotments	
for lodging.....	\$400
for meals.....	\$100