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
   Per Article Maximum .............................................................................. $250
   Combined Maximum Limit .................................................................... $500

Security Evacuation Benefit
Maximum Security Evacuation Benefit ......................................................... $100,000

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.

Repatriation of Remains Benefit
Maximum Repatriation of Remains Benefit ........................................ $100,000

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