EIIA International Travel Insurance Coverage

Available only to EIIA Master Property & Casualty Insurance Program Participants

August 1, 2015 – August 1, 2018

INSURER: Axis Accident & Health Insurance Company
Travel Assistance Services provided by Europ Assistance

Contact Europ Assistance: Call collect worldwide: 240-330-1551 or call toll free in the U.S. or Canada: 1-855-901-6712 E-mail address: ops@eausa.com

TRAVEL, ACCIDENT, AND SICKNESS COVERAGE ELIGIBILITY:
All Full-Time Employees; All Faculty Members on a Sabbatical Trip; All students / Participants of Sponsored International Educational Programs including Alumni, Chaperones, Board Members, Trustees, Spouses, Eligible Domestic Partners, Dependent Children and Other Participants, specifically for a companion traveling to assist with any medical needs, or community participants who may be filling spots on a trip but not otherwise a covered individual while on institution sponsored events outside of the U.S., its territories and possessions.

The following information is for informational purposes only. Please refer to the policy for complete coverage terms and conditions.

ACCIDENTAL DEATH & DISMEMBERMENT:	**$ 200,000 Each Person** **$2,000,000 Aggregate Any One Accident / All Persons**
TRAVEL ACCIDENT AND SICKNESS	
Emergency Medical Expenses:	**$ 100,000 Each Person / Each Injury or Sickness**
Emergency Medical Evacuation:	**$1,000,000 Each Person / Each Injury or Sickness**
Medical Repatriation:	**$1,000,000 Each Person / Each injury or Sickness**

Important Coverage Limitations:

- Payments under this policy will be made in full compliance with any OFAC (Office of Foreign Assets Control) trade sanctions.
- Medical coverage is for emergency injury or sickness during travel outside of the U.S., its territories and possessions
- Emergency Medical Evacuation must be pre-certified by Europ Assistance
- Loss must occur while participating in an institution-sponsored trip overseas
- No deductible applies for services
- $100,000 limit per person / $1,000,000 per event for Security Evacuation
- $100,000 limit per person / $1,000,000 per event for Natural Disaster Evacuation
- Trip Cancellation coverage $2,000 lifetime maximum per insured person
- Trip Interruption coverage $2,000 per insured person per policy year/and lifetime maximum,3 day maximum benefit period
- Unlimited Personal Sojourn for pre- or post-trip travel outside U.S.
- Excluded activities: skydiving/parachuting; hang gliding; bungee jumping; mountain climbing; pot-holing; zip-lining; motorcycle riding; and scuba diving – unless scuba diving is assigned as part of the curriculum of study for course credit
- Excluded causes of loss: suicide*; AIDS; routine or elective medical care; normal dental; acne; pregnancy or pregnancy related procedures including abortion; and loss due to participation in Specified Athletic Sporting Events**

  * Repatriation of remains is covered, but medical care for self-inflicted injury is not.

  **Specified Athletic Sporting Events are: Football, Boxing, Gymnastics, Ice Hockey, Lacrosse, Martial Arts, Rodeo, Skiing (water or snow), Surfing, Swimming, Diving, Wrestling, Basketball, Baseball, and Equestrian are excluded when participating in the event professionally or when representing the institution as part of the institution's athletic program.

AUTOMOBILE LIABILITY – Insurer: Navigators Insurance Company

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 country legal requirements.

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