

Student On & Off-Campus Accident Plan Design Outline

Policyholder: University of California

Policy Period: June 1, 2025 - June 1, 2026

Policy Number: ADD N04223822

Insurance Carrier: ACE American Insurance Company



Eligibility/Covered Persons	
Class 1	All Students and Traveling Companions* of the University of California registered at any campus of the University while participating in an off-campus activity** sponsored by the University of California.
Class 2	All Dance, Cheer, Yell Crew and Mascots of the University of California while participating in non-NCAA cheerleading and dance competitions, camps, clinics, and other events authorized by the University of California.
Class 3	All Students of the University of California registered at any campus of the University of California while participating in on-campus events/functions held by recognized, registered student groups.
Class 4	All incoming freshman and transfer students of the University of California while participating in a University of California Summer Bridge Program.
Class 5	Students of the University of California (not included in any other Class) registered at any campus of the University while participating in Club Sports or Registered Student Organization athletic activities sponsored by the University of California.
Class 6	All non-University of California students who are registered to participate in University of California's sponsored and supervised club sports.
Class 7	All non-student members of Registered Campus Organizations and Registered Student Organizations while participating in events/functions sponsored by the University of California.
Class 8	All volunteers and unpaid interns while working at the direction of the University of California.
Class 9	All University of California students attending non-University of California study abroad or other educational program (including OAP and IOP events) who receive credits towards a University of California degree, University of California degree-seeking students participating in University of California-sponsored non-credit educational programs and non-University of California students attending a University of California sponsored study abroad or other educational program.
	**"Traveling Companion" means a person or persons with whom the Insured has coordinated travel arrangements and intends to travel with during the covered Trip. A group or tour leader is not considered a Traveling Companion, unless the Insured is sharing room accommodations with the group or tour leader.
	**Off campus activity includes the California-based NRS program but does not include other UC Education Abroad Program (UCEAP) activities. It also excludes participation in NCAA or varsity NAIA activities that are covered under a separate Intercollegiate Sports (ICS) policy.
Hazards and Coverage Extension	
Class 1	Sponsored Activities (off campus) Including travel to and from home
Class 2	Sponsored Activities (on or off campus) Including travel to and from home
Class 3	Sponsored Activities (on campus) Including travel to and from home
Class 4	Sponsored Activities (on or off campus) Including travel to and from home
Class 5	Sponsored Activities (on or off campus) only while participating in the University of California's Club Sports activities or Registered Student Organization athletic activities sponsored by the University of California including travel to and from home
Class 6	Sponsored Activities (on or off campus) only while participating in the University of California's Club Sports activities including travel to and from home
Class 7	Sponsored Activities (on or off campus) only while participating in the University of California's Registered Campus Organization and Registered Student Organization activities including travel to and from home
Class 8	Sponsored Activities (on or off campus) Including travel to and from home
Class 9	Sponsored Activities (on or off campus) Including travel to and from home
Exposure and Disappearance	Included
Personal Deviation (for off-campus trip only)	Up to 14 days
U.S. Territories Coverage	Coverage under this Policy is extended to U.S. citizens traveling to U.S. Territories. "U.S. Territories" means lands that are directly overseen by the United States Federal Government. A list of these territories would include the United States Virgin Islands, Guam, American Samoa, Northern Mariana Islands, and Puerto Rico.
War Risk Coverage	Coverage is worldwide, excluding the United States, the Covered Person's Home Country, the Covered Person's Country of Permanent, Afghanistan, Belarus, Gaza, Israel, Lebanon, Russia, Ukraine, West Bank and Yemen.
Principal Sum	
Class 1	\$25,000
Class 2	\$5,000
Class 3	\$25,000
Class 4	\$25,000
Class 5	\$5,000
Class 6	\$5,000
Class 7	\$25,000
Class 8	\$25,000
Class 9	\$25,000
Aggregate Limit	
	\$2,500,000 per Aircraft Accident \$2,500,000 per Covered Accident due to War Risk
Benefits	
Benefits apply to both Domestic & International Activity or Trip	
Accidental Death & Dismemberment Benefits (Loss must occur within 365 days of the date of the covered accident.)	Classes 1, 2, 3, 4, 7, 8, 9 Life: 100% of the Principal Sum Two or more Members: 100% of the Principal Sum One Member: 50% of the Principal Sum Thumb and Index Finger of the Same Hand: 25% of the Principal Sum Quadriplegia: 200% of the Principal Sum Hemiplegia: 200% of the Principal Sum Paraplegia: 200% of the Principal Sum Uniplegia: 50% of the Principal Sum Classes 5 and 6 Life: 100% of the Principal Sum Two or more Members: 100% of the Principal Sum One Arm or One Leg: 75% of the Principal Sum One Member: 50% of the Principal Sum Thumb and Index Finger of Same Hand: 25% of the Principal Sum "Member" means Loss of Hand or Foot, Loss of Sight of one eye, Loss of Speech and Loss of Hearing.
Bereavement and Trauma Counseling Benefit (not applicable to Class 8)	Up to \$300 per session for up to 10 sessions
Coma Benefit (not applicable to Class 8)	10% of the Principal Sum per month up to 11 months subject to Benefit Maximum of 100% of the Principal Sum Lapse within: 31 days Waiting Period: 31 days (any accidental death benefit payable after 1 month of coma benefits are paid, will be reduced by the benefits paid under the Coma Benefit)

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Emergency Medical Evacuation Benefit <i>(not applicable to Classes 6 and 8)</i> <i>(while traveling 100 miles or more away from the place of permanent residence or outside of Home Country or Country of Residence)</i>	100% of Covered Expenses
Emergency Reunion Benefit <i>(not applicable to Classes 6 and 8 - for domestic activity or trip)</i> <i>(Classes 1, 7 and 9 only - for international activity or trip)</i>	Benefit Maximum: \$10,000 (up to \$5,000 per person per trip. Maximum 2 people) Daily Benefit Maximum: \$1,000 (up to \$500 per person. Maximum 2 people) Maximum Number of Days: 10 days When the Covered Person has either been: 1) confined in a Hospital for at least 24 consecutive hours due to a covered Injury (domestic activity or trip) and Injury or Sickness (international activity or trip), or 2) the victim of a Felonious Assault; or in the event that a Covered Person dies as a result of a covered Injury (domestic activity or trip) and Injury or Sickness (international activity or trip) Covered expenses: round-trip economy airline tickets and other travel related expenses. "Family Member" means a person who is related to the Covered Person in any of following ways: spouse/Domestic Partner; parent (includes stepparent); child (includes legally adopted and step child); brother or sister (includes stepbrother or stepsister); parent-in-law; son- or daughter-in-law; and brother- or sister-in-law or person specifically designated by the Covered Person or by the Covered Person's Immediate Family Member.
Home Alteration and Vehicle Modification Benefit <i>(not applicable to Class 8)</i>	Benefit Maximum: 100% of the Covered Person's Principal Sum up to a Maximum Benefit of \$25,000
Repatriation of Remains Benefit <i>(not applicable to Classes 6 and 8)</i> <i>(while traveling 100 miles or more away from the place of permanent residence or outside of Home Country or Country of Residence)</i>	100% of Covered Expenses
Seatbelt and Airbag Benefit <i>(not applicable to Classes 6 and 8)</i>	\$10,000 for each benefit Default Benefit Amount: \$1,000
Benefits apply to Domestic Activity or Trip only	
Accident Medical Expense Benefit - Full Excess	Benefit Maximum: Classes 1, 2, 3, 4, 7, 8 and 9: \$15,000 Class 6: \$25,000 Class 5: \$250,000 Maximum Benefit Period: 364 days from the date of the Covered Accident Incurral Period: 364 days from the date of the Covered Accident Deductible: \$0
Benefits apply to International Activity or Trip only (applicable to Classes 1, 7 and 9 only)	
Emergency Hotel Convalescence Benefit	Up to \$200 per day for up to 5 days
Lost Baggage (checked) Benefit	Benefit Maximum per Trip: \$2,000 with \$25 deductible per Trip Benefit Maximum per Item or Set of Items: \$1,000 subject to a Maximum of 2 bags
Out-of-Country Medical Expense Benefit	Up to \$500,000 with \$0 deductible per Covered Accident or Sickness per Covered Person Mental and Nervous Disorders: one treatment per day Dental Treatment (Injury or Alleviation of Pain): up to \$1,000 Emergency Medical Treatment of Pregnancy: up to \$2,000 Incurral Period: 30 days from the date of the Covered Accident or Sickness Maximum Benefit Period: 52 Weeks from the date of a Covered Accident or Sickness Hospital Admission Guaranty Benefit : up to \$10,000
Personal Property and Financial Instrument Reimbursement Benefit	Deductible per Trip: \$25 <u>Personal Property</u> Benefit Maximum per Trip: \$5,000 Benefit Maximum per Item or Set of Items: \$2,500 <u>Financial Instrument</u> Benefit Maximum per Trip: \$500 Benefit Maximum for Cash: \$500
Return of Baggage and Personal Property	\$3,000 max. per trip following a covered Emergency Medical Evacuation, Repatriation of Remains or Security Evacuation
Quarantine Benefit	Up to \$2,000 "Quarantine" means the Covered Person is forced into medical isolation by a recognized government authority, their authorized deputies, or medical examiners due to the Covered Person either having, or being suspected of having, a contagious disease, infection or contamination while the Covered Person is traveling outside of their Home Country.
Security Evacuation Benefit	Up to \$100,000 per person per Occurrence Aggregate limit: \$2,000,000 per Occurrence <u>Occurrence:</u> 1. expulsion from a Host Country or being declared persona non-grata on the written authority of the recognized government of a Host Country; 2. political or military events involving a Host Country, if the Appropriate Authority(ies) issue an advisory stating that citizens of the Covered Person's Home Country or Country of Residence or citizens of the Host Country should leave the Host Country; 3. Natural Disaster within 7 days of an event; 4. deliberate physical harm of the Covered Person confirmed by documentation or physical evidence or a threat against the Covered Person's health and safety as confirmed by documentation and/or physical evidence; 5. the Covered Person had been deemed kidnapped or a Missing Person by local or international authorities and, when found, his or her safety and/or well-being are in question within 7 days. "Host Country" means any country, other than an OFAC excluded country, in which the Covered Person is traveling while covered under the Policy.

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<p>Trip Cancellation and Interruption Benefit</p>	<p>Benefit Maximum: \$2,000 Covered Events: (a) Sickness, injury, or death of a Covered Person or Family Member/or Traveling Companion. Injury or Sickness must be so disabling as to reasonably cause a Trip to be delayed, canceled, or interrupted. (b) weather conditions or Natural Disasters causing delay, cancellation or interruption of travel. (c) the Covered Person's Home/primary residence or Destination being made uninhabitable by fire, flood, vandalism, burglary or Natural Disaster. (d) the Covered Person or a Traveling Companion/Family Member being subpoenaed, required to serve on jury duty; being hijacked or being required by a court order to appear as a witness in a legal action, provided the Covered Person, a Family Member traveling with the Covered Person, or a Traveling Companion is not: 1) a party to the legal action, or 2) appearing as a law enforcement officer. (e) being directly involved in or delayed due to a traffic accident en route to departure. (f) being called into active military service to provide aid or relief in the event of a Natural Disaster. (g) The Covered Person or a Traveling Companion being the victim of a Felonious Assault within 10 days prior to departure. (h) Strike resulting in the complete cessation of travel services. (i) a Terrorist Incident in a foreign City in which the Covered Person was scheduled to arrive within 45 days following the incident. (j) an employer-initiated transfer of employment within the same organization of 250 miles or more. (k) cancellation of scheduled public transportation as a result of: riot, civil commotion, Strikes, hijacking, Natural Disasters, motor or railway accidents that were unknown at the time of booking the reservation.</p>
<p>Trip Delay Benefit</p>	<p>Benefit Maximum: \$2,000 Daily Benefit Limit: up to \$200 per day for up to 10 days Travel delay for more than 6 hours must be caused by one of the reasons for Trip Cancellation, in addition to: (a) Injury, Sickness or death to either the Covered Person, Family Member or traveling companion that occurs during the Trip; (b) carrier delay; (c) lost or stolen passport, travel documents or money; (d) Natural Disaster; (e) the Covered Person being delayed by a traffic accident while en route to a departure; (f) hijacking; (g) unpublished or unannounced strike; (h) civil disorder or commotion; (i) riot; (j) inclement weather which prohibits Common Carrier departure; (k) a Common Carrier strike or other job action; (l) equipment failure of a Common Carrier; or (m) the loss of the Covered Person's and/or traveling companion's travel documents, tickets or money due to theft.</p>
<p>Exclusions</p>	
<p>Policy General Exclusions</p>	
<p>Additional exclusions apply to certain benefits</p>	<ol style="list-style-type: none"> 1. intentionally self-inflicted Injury, suicide or attempted suicide (applicable to Accidental Death and Dismemberment only). 2. war or any act of war, whether declared or not (except as provided by the Policy). 3. a Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization. Upon Our receipt of proof of service, We will refund any premium paid for this time. Reserve or National Guard active duty training is not excluded unless it extends beyond 31 days. 4. sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food. 5. piloting or serving as a crewmember in any aircraft. 6. commission of, or attempt to commit, a felony.
<p>Out-of-Country Medical Expense Benefit Exclusions</p>	
<p>In addition to the General Exclusions</p>	<ul style="list-style-type: none"> • Routine physicals. • Routine dental care and treatment. • Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury. • Pregnancy or childbirth. This does not apply if treatment is required as a result of a Medical Emergency. • Routine nursery care. • Eye refractions or eye examinations for the purpose of prescribing corrective lenses or for the fitting thereof; eyeglasses, contact lenses, and hearing aids. • Services, supplies, or treatment including any period of Hospital confinement which is not recommended, approved, and certified as medically necessary and reasonable by a Doctor, or expenses which are non-medical in nature. • Treatment or service provided by a private duty nurse. • Treatment by any Immediate Family Member or member of the Insured's household.

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Other Provisions	
Death Benefit Beneficiary	Named beneficiary; and if there is no named beneficiary or surviving beneficiary on record, the benefit will be paid in equal shares to the first surviving class of the following: 1) Spouse; 2) Children; 3) Parents; 4) Brothers and sisters. If there are no survivors in any of these classes, the benefit will be paid to the Insured's estate.
Home Country	Means a country from which the Covered Person has his or her true, fixed and permanent home and principal establishment or the United States.
Trip Duration	Up to 365 consecutive days
Travel Assistance Services (provided by)	AXA
Claims Administration	Chubb
Disclaimer: The foregoing summary/outline does not take the place of or alter any of the conditions, exclusions, and other terms of the insurance policy herein summarized. It is merely a short descriptive guide to the policies in force, for convenient reference. The policy itself should be reviewed carefully and questions on coverage, claims, and all other insurance matters should be referred to your Mercer Health & Benefits contacts.	