



International Travel Insurance Coverage

Only Available to EIIA Property & Casualty Members

August 1, 2014 – August 1, 2015

as of April 2015

INSURER: Navigators Insurance Company
Travel Assistance Services provided by UnitedHealthcare Global (Formerly FrontierMedex)

ID NUMBER: 352191

EMERGENCY PHONE NUMBER: 410-453-6330 outside the United States (reverse charges or call collect)
800-527-0218 inside the United States

TRAVEL, ACCIDENT, AND SICKNESS COVERAGE ELIGIBILITY:

Faculty, students, trustees, volunteers, chaperones, alumni, and other participants while on institution sponsored events outside of the U.S., its territories and possessions. Coverage includes dependent spouses and children while accompanying a covered traveler.

**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
Medical Repatriation: \$1,000,000 Each Person / Each Institution

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 while on an institution-sponsored trip overseas
- Emergency Medical Evacuation must be pre-certified
- Emergency Family Travel provides the cost of coach airfare plus expense reimbursement up to \$300 per day / \$5,000 per incident
- \$500 deductible / \$3,000 limit for pre-existing conditions
- \$250 deductible per person / per injury
- \$100,000 limit per person / per event for Security Evacuation
- \$50,000 limit (all institutions) per Natural Disaster Evacuation
- 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 required 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 when participating in the event professionally or when representing the institution as part of the institution's athletic program.

AUTOMOBILE LIABILITY:

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